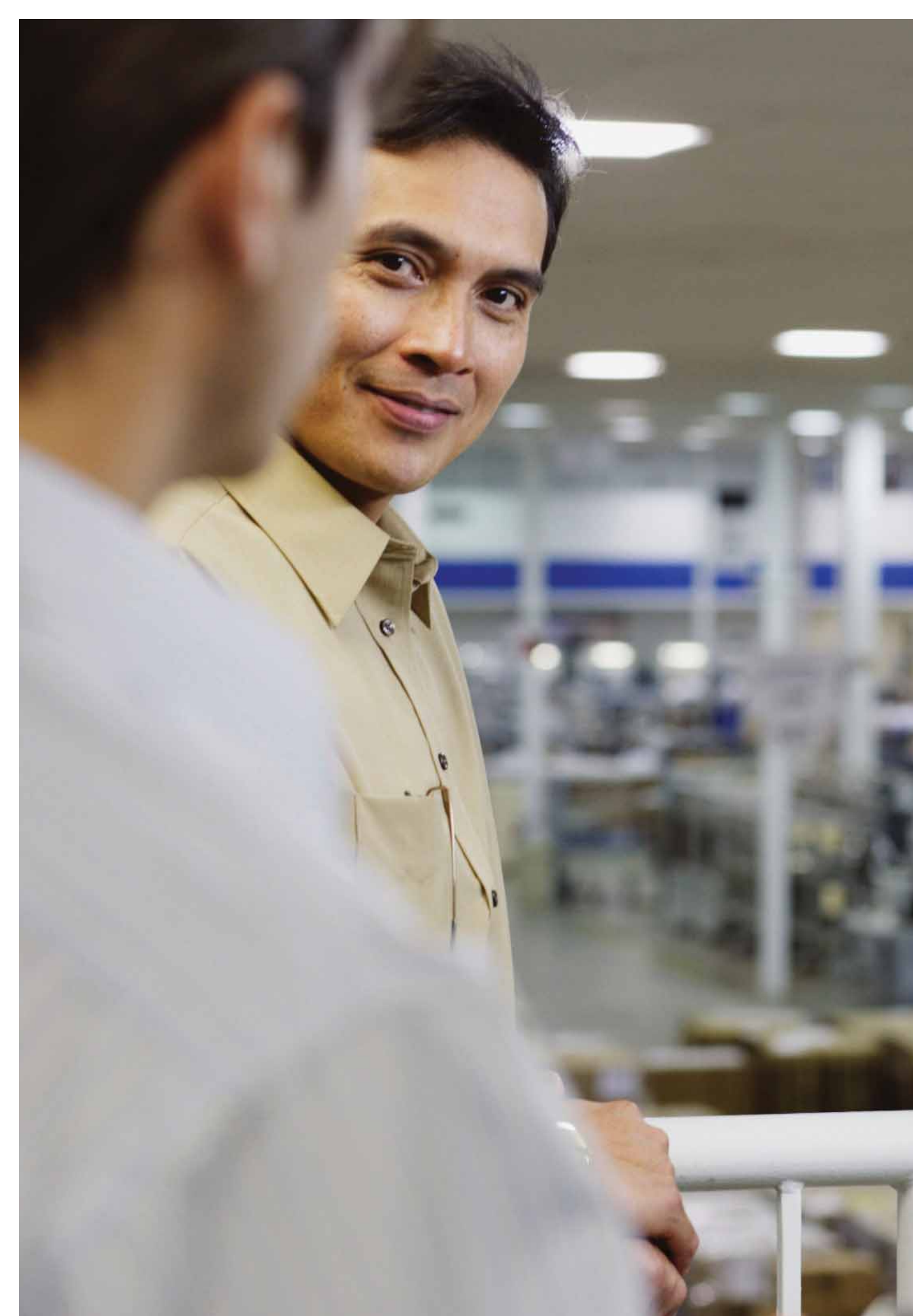


Setting up and growing your business in the UK





Setting up in the UK

Overseas companies are continuing to enjoy the benefits of doing business in the UK. In fact, the UK leads Europe in foreign direct investment (FDI), with inflows of \$170 billion in 2006 according to the United Nations Conference on Trade & Development*.

With a vibrant domestic market and compelling economic factors – including favourable tax rates, a stable labour market, good regulatory environment and access to the European single market – it's easy to see what's at the heart of this success.

Of course, there's a lot to think about when you're setting up or expanding your business in a foreign country – from how to structure your business and where to locate, to accounting regulations and recruitment. But, in the UK, we can make the whole process a lot easier, giving you the freedom to trade and grow your business with confidence.

At RBS, it's our priority to give you a tailor-made service, not a pre-packaged product. So, from the outset, you'll work with a dedicated Relationship Manager who really understands your business and can support you while you grow.

Moreover, our market-leading presence in the UK, coupled with the strong relationships we have with the UK's regional development agencies, effectively positions us to assist you in making your move to the UK smooth and efficient – which means that you can quickly get down to the job of growing your business here.

You can trust our experience too. By combining our global expertise with a local, personalised service, we've helped hundreds of overseas businesses set up successfully in the UK. Read on to find out how we can do the same for you.

*UK Trade & Investment, March 2007



Expert advice from specialists

Overseas companies setting up or expanding in the UK take many forms, and we work with them all: distributors, manufacturers, retailers, service providers, franchisors, licensors and holding companies, to name just a few.

Whatever form your UK operation takes, you'll have a variety of needs, both banking and non-banking, including forming a company, finding a location and employing staff. As well as hiring locally, you might want to send a number of your HQ staff to the UK to fill key roles. Those staff, themselves new to the UK, will have a range of needs, including personal finances.

That's why our team of experts and network of external advisors are always on hand to help with your company and staff needs.

Company needs

- banking – services including money transmission, deposits, and funding solutions
- forming a company – including advice on structure
- locating in the UK – where to locate, finding premises, help with utilities

- accounting and tax advice
- employing staff – moving overseas staff and recruiting UK staff
- market advice – accessing information on customers, marketing support
- transport advice
- regulatory issues
- advice on importing and exporting.

Staff needs

- visas and immigration – information, advice and support
- advice on tax status
- housing needs – locating, buying/renting, utilities
- personal finances
- estate planning
- wealth management
- advice on schools
- advice on cars.



Getting down to business

We know that growing your business internationally can be challenging, so we make the first step of your banking – opening your account – as simple and straightforward as possible.

That includes helping you complete our application forms, which are designed specifically for companies setting up or growing in the UK.

Above all, we are dedicated to working with our customers to develop and nurture long-term relationships. Once your account is open you'll be allocated a Relationship Manager, to walk you through each step of the banking process. All of our Relationship Managers have extensive product and industry-sector knowledge, and take the time to understand your banking needs. They will work with you to find the right solution for your business, however simple or complex.

For us, that's the way business should be done. Above all else, we are here to ensure your business gets the banking service it requires, and is accountable for your overall satisfaction. And, we won't charge you for the time you spend with your Relationship Manager. It's all part of the service.



Comprehensive range of banking services

Your Relationship Manager will work closely with our team of international specialists to ensure you have all the banking support you need.

As you'd expect from a leading bank, we can provide:

- corporate accounts in sterling, US dollar, euro and other major currencies
- electronic banking through Bankline, our web-based electronic banking system
- domestic and international payments
- international cash management
- trade services, including documentary credits and documentary collections
- lending products, including overdrafts, term loans and credit cards
- investment of surplus cash, in interest-bearing accounts and fixed-term deposits
- treasury and financial market services
- insurance
- personal banking needs for incoming expats or local staff
- personal wealth management
- comprehensive advice on issues relating to employment law and health and safety through our RBS Mentor service.

We also have a network of 90 partner banks in over 40 countries, including Bank of China, which enables RBS to help your business no matter where you would like to trade or operate.

Your business is in safe hands

As a leading provider of banking and financial services to companies in the UK and worldwide, we have the global outlook and capabilities you need to expand. And as we're the second largest banking group in Europe* and the eighth largest in the world measured by market capitalisation**, you can rest assured that your banking is in safe hands – so you can concentrate on growing your business.

But we believe what really sets us apart is the truly personal service we give each of our customers. That's why nearly a third of overseas companies operating in the UK have already made RBS their bank of choice.

* The Economist, March 2007

** Datastream, March 2007

Get in touch

If you'd like to find out more about how we can facilitate your entry into the UK, please get in touch.

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