

Current Accounts

Banking that gives you more for your money



Make it happen



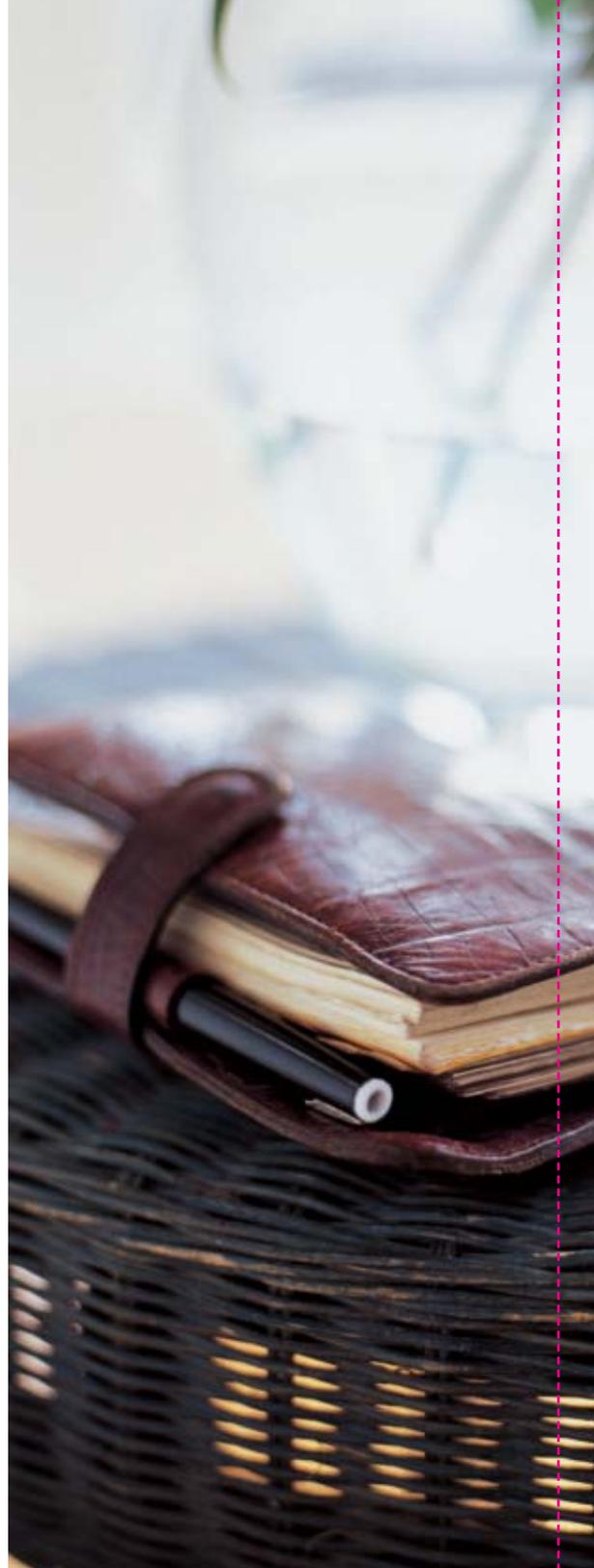


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Terms and Conditions apply – please read **Personal and Private Banking – Terms and Conditions** and the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).

This brochure is also available in braille, large print and on audio cassette. Please ask at any branch for a copy of 'The Disability Discrimination Act – How we make our services accessible to everyone' leaflet.



Service for all

Everybody has different needs – even with something as simple as a current account. That's why we have several current accounts for you to choose from.

With a variety of features, from bank cards to Direct Debits and Standing Orders, and from monthly statements to telephone and Internet banking, all our accounts are designed to make banking easier for you. Our packaged accounts – Royalties Gold and Royalties – go one step further, offering exclusive lifestyle benefits as well as financial savings.

Our no-nonsense Interest Paying Current Account offers everything you need to manage your day-to-day finances, however if you do not need a chequebook or arranged overdraft facilities, we also offer our Key Account.

More help and advice

If you do have a query, or would like information on any of our products, please visit your local branch and talk to a Customer Adviser.

For more information, you might also like to visit our website at www.rbs.co.uk or telephone 0800 121 129, textphone users dial 0800 404 6160.

At-a-glance

To get more from your bank account, look at our Royalties and Royalties Gold accounts, which offer a host of special offers and savings.

	IPCA	Royalties	Royalties Gold	Key
Chequebook	✓	✓	✓	
Direct Debits and Standing Orders	✓	✓	✓	✓
Highline card (ATM, point of sale and cheque guarantee card)	✓	✓	✓	
Cashline Plus card (ATM, point of sale card)	✓	✓	✓	✓
Cashline card (ATM card)	✓	✓	✓	✓
Automatic transfers	✓	✓	✓	✓
Fee-free arranged overdraft	✓	✓	✓	
A wide range of discounts and savings on: – money – travel – leisure – home & car – protection		✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓	
Telephone and online banking services	✓	✓	✓	✓
Mobile phone insurance		✓	✓	
Complimentary Car Breakdown Cover			✓	

Our **current account** benefits include:

- a Highline card offering you access to virtually every machine in the UK, at home and abroad. In addition, you can use your card at Point of Sale Worldwide wherever you see the Maestro symbol displayed.
- chequebook
- Direct Debits and Standing Orders
- Our Internet banking service
- Our telephone banking service
- monthly interest
- no arrangement fees on arranged overdrafts under £15,000
- free automatic transfers to and from any other Royal Bank of Scotland account at the same branch

Our **Interest Paying Current Account** offers:

- no interest charged on arranged overdrafts of up to £100

For a monthly subscription fee you can get more from your current account. Our Royalties and Royalties Gold accounts offer a host of additional discounts and savings.

With our **Royalties** current account you'll get all the advantages of our Interest Paying Current Account plus:

- discounts on travel and hotel booking, plus complimentary next day delivery on commission-free travel money
- tailored rates for borrowing
- discounted home insurance and complimentary car breakdown cover when you take out Royalties Motor Insurance
- Complimentary Mobile Phone Insurance – Worldwide cover for one phone up to the original retail value of £300 including VAT. This covers you

against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,000 including VAT for contract phones and £100 including VAT for pay as you go phones

- Save 25% on the price of up to 2 tickets, including booking fee, at selected theatre and concert venues throughout the UK
- Numbers Vault™ – store and manage your mobile phone numbers online

Our **Royalties Gold** current account also offers a host of features and benefits including:

- Mobile Phone Insurance – worldwide cover for two phones (joint account holders) up to the original retail value of £350 including VAT. This covers you against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,500 including VAT for contract phones and £100 for pay-as-you-go phones
- 5 star worldwide multi-trip family travel insurance (rated 5* by Defaqto, Feb 08)
- 25% off selected theatre and concert tickets (up to 6 tickets)
- Home Emergency Service offering access to quality tradesmen for up to £500 of emergency repairs
- No interest charged on arranged overdrafts of up to £250
- Identity Theft Protection cover for up to £5,000, complimentary credit report and online monitoring service
- Award Winning Car Breakdown Cover providing you with home and roadside assistance and, if necessary, transportation to a destination of your choice or a suitable repairer (Winner of Your Money best breakdown cover 2005, 2006, 2007)



Our **Key** basic bank account offers:
either:

- a Cashline Plus card giving you the ability to buy at shops, over the telephone and online or a Cashline Card
- access to cash dispensers worldwide which display the Cirrus logo
- cash withdrawals and balance enquiries available from Post Office® branches
- Standing Order and Direct Debit facilities at no charge
- interest credited monthly
- no arranged overdraft or credit facilities
- telephone and internet banking services
- Quick Deposit facilities

No-nonsense

Looking for a straightforward bank account that offers you everything you need to manage your day-to-day finances? Our Interest Paying Current Account could be the account for you.

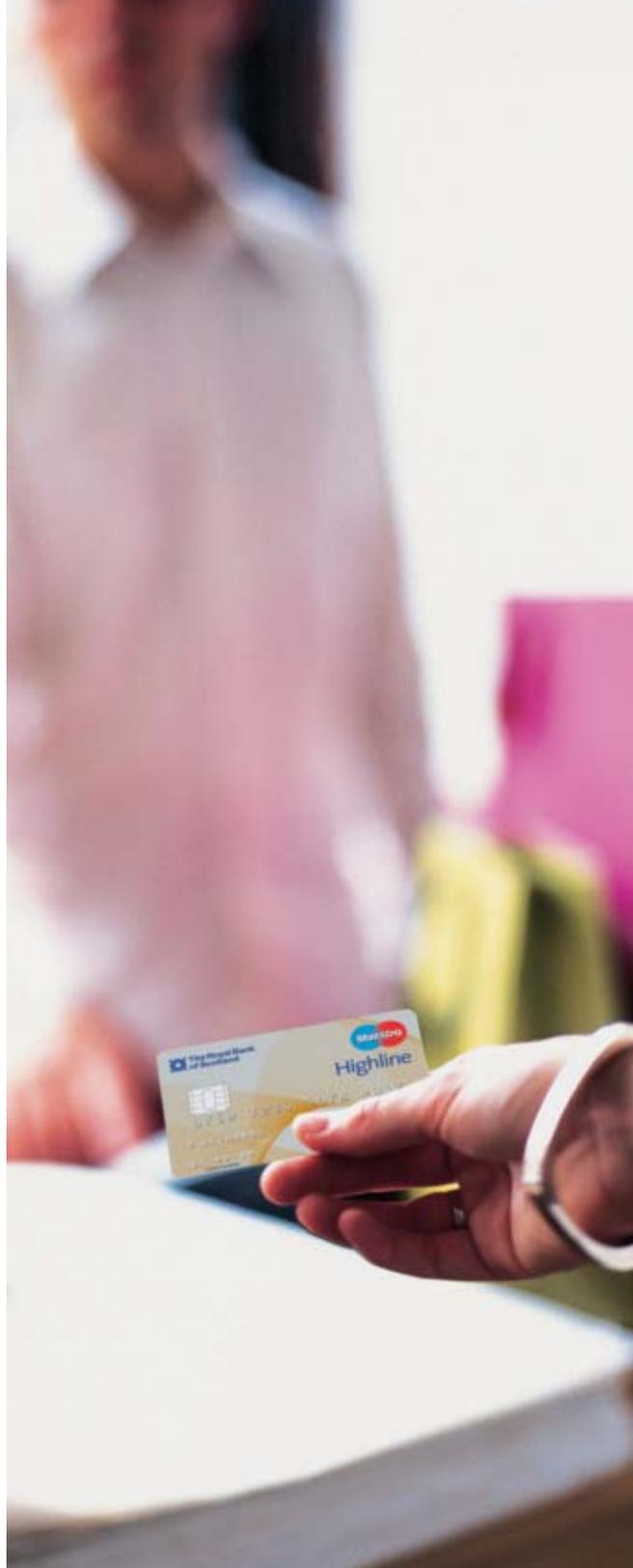
Interest Paying Current Account

As the name implies, interest is credited to your account each month, based on the amount of cleared funds you have available.

The account lets you use your card to access almost every cash machine in Great Britain, withdrawing up to £300 per day, provided you have the funds available in your account. Cashline Plus cardholders can also use their card as a debit card to buy at shops, over the telephone or online, whilst Highline cardholders can use their card to guarantee cheques.

You can arrange to pay Direct Debits or Standing Orders from the account. If we arrange an overdraft of £100 or more, you won't pay any interest unless you go overdrawn by more than £100.

We also offer free automatic transfers from your Interest Paying Current Account to any other Royal Bank of Scotland account, set at levels to suit your circumstances.



Make the most of it

If you are looking for real value from your current account, then our Royalties account could be the answer.

Royalties offers you a range of great savings, features and benefits you can use again and again – all this comes when you pay the monthly fee of just £6.95.

Banking

- **overdrafts** – no interest on arranged overdrafts of up to £100, provided you don't go over your arranged limit
- **loans** – tailored interest rates, excluding online loans
- **credit cards** – tailored credit card benefit
- **savings** – an extra 0.25% gross interest rate on our Instant Access Savings Account
- **mortgages** – take advantage of a special mortgage deal
- **emergency cash** – complimentary use of our Emergency Cash service should your debit card be lost or stolen
- **mobile phone banking** – get your account balance and mini statement on the go with mobile phone banking and text alerts

Travel & Leisure

- **travel money** – tailored rates and complimentary home delivery on commission-free travel money
- **travel bookings** – save 10% on package holidays, scheduled and charter airline tickets
- **accommodation** – take advantage of up to 60% off at thousands of hotels worldwide

- **ticket booking** – save 25% on the price of up to 2 tickets, including booking fee, at selected theatre and concert venues throughout the UK

Home & Car

- **home insurance** – enjoy 25% off our home insurance premiums in first year of new policy
- **car insurance** – complimentary Greenflag breakdown cover with Royalties Motor Insurance Protection

Protection

- **Accidental Death Insurance** – on becoming a Royalties member, you'll automatically benefit from £10,000 worth of Accidental Death Insurance. Cover is reduced by 50% for any customer aged 70 or over
- **Payment Card Protection** – if your registered cards are lost or stolen, you can cancel them all, regardless of which provider they're from, with one phone call, 24 hours a day
- **Mobile Phone Insurance** – worldwide cover for one phone up to the original retail value of £300. When you register, this covers you against loss, theft, accidental damage, electrical and technical breakdown. You are also protected against unauthorised calls – up to £1,000 for contract phones and £100 for pay-as-you-go phones
- **Numbers Vault™** – Our Numbers Vault™ service lets you safely store information from your mobile phone in a secure online environment that you can access whenever or wherever you like

Extra special

If you are looking for more from your current account, ask about Royalties Gold.

You can take advantage of these benefits whenever you wish. How many of them you choose to use – and how often – is entirely up to you. But with a monthly membership subscription of only £12.95, Royalties Gold is an extra special account designed to pay for itself many times over.

Banking

- **overdrafts** – no interest on arranged overdrafts of up to £250, provided you don't go over your arranged limit
- **loans** – tailored interest rates on our standard rate Personal Loans, excluding online loans
- **credit cards** – tailored credit card benefit
- **savings** – Royalties Saver,* an exclusive savings account for Royalties Gold Customers. This account provides a great rate and instant access for customers with a minimum deposit of £2,000
- **mobile phone banking** – get your account balance and mini-statement on the go with mobile phone banking and text alerts
- **mortgages** – tailored mortgage deals for Royalties Gold customers
- **emergency cash** – complimentary use of our Emergency Cash service should your debit card be lost or stolen

Travel & Leisure

- **travel money** – tailored rates and complimentary home delivery on commission-free travel money
- **airport executive lounges** – complimentary access

to selected UK airport executive lounges when international travel is booked through Royalties Membership Services

- **5 star travel insurance** – worldwide multi-trip family travel insurance, including ski trips, for you, your spouse or partner and any children up to the age of 18, if unmarried, in full time education and living permanently with you. The policy can be used as often as you like (please refer to the full terms and conditions contained in the travel insurance policy document) (rated 5* by Defaqto, Feb 08)
- **ticket bookings** – save 25% on the price of up to 6 tickets, including booking fee, at selected theatre and concert venues throughout the UK

Home & Car

- **Home Insurance** – enjoy 25% off our home insurance premiums in first year of new policy
- **Home Emergency Service** – if emergency repairs are necessary to make your home safe or secure or avoid further damage, just call us. We'll arrange for an approved tradesman to make the repairs as quickly as possible, and we'll arrange payment for all repair costs up to £500, provided they are covered by our home emergency insurance
- **Car Breakdown Cover** – your car is automatically covered for home and roadside assistance
- **Car Insurance** – enhanced car breakdown cover with Royalties Motor Insurance

*Available from 4/4/2008

Protection

- **Accidental Death Insurance** – benefit from £15,000 worth of Accidental Death Insurance. Cover is reduced by 50% for any customer aged 70 or over
- **Extended warranty** – two years extended warranty on most electrical items purchased with an RBS cheque guarantee, debit or credit card
- **Identity Theft Protection** – up to £5,000 worth of cover needed to defend and restore your credit status after fraudulent activity
- **Mobile Phone Insurance** – worldwide cover for up to 2 phones per household (joint account holders) and up to an original value of £350 for each. When you register, this covers you against loss, theft, accidental damage, malicious damage or mechanical and electrical breakdown. You are also protected against unauthorised calls – up to £1,500 for contract phones and £100 for pay-as-you-go phones
- **Payment Card Protection** – if your registered cards are lost or stolen, you can cancel them all, regardless of which provider they're from, with one phone call, 24 hours a day

Something for everyone

We also offer our Key Account for people requiring basic banking services only.

Key Account

Our basic bank account features everything you need for your day to day finances.

For a start, our Key Account lets you take cash out wherever and whenever you want. Provided you have the money in your account, you can withdraw from cash machines every day, or at the counter at any Royal Bank of Scotland branch or within Post Office® branches. You also have access to the worldwide Cirrus ATM network, allowing you to withdraw local currency when abroad. Additionally, you can use our Cashline Plus card to buy at point of sale, by telephone or online.

Paying your bills is easy too. It doesn't cost you a penny to pay Direct Debits and Standing Orders although you should always ensure that you have money in your account to cover these. You can also arrange for your salary/pension or benefit to be paid directly into your account.

Alternatively you can manage your account through telephone and Internet banking.

For an account that cannot incur fees and does not offer Standing Orders or Direct Debits, talk to our staff about a Cash Account.

Opening your new account

Opening one of our accounts is very straightforward. The easiest way is to contact your local branch or apply online at www.rbs.co.uk

When you open a new account with us, we are required by law to ask you to prove who you are. This is to comply with money laundering regulations and to help stop criminals using financial products or services to move money around. We also need to verify your address. These security checks apply to both new and existing customers.

As well as fulfilling our legal responsibility, we aim to help combat financial crime and protect you from criminals who might otherwise use your name without your knowledge.

To open a new account, simply provide original documentary proof of your identity. This should be **one item** from the **Identification table**. We may also need you to provide original documentary proof of your address. Where required, this should be **one item** from the **Address verification table**. Please note that you can't use the same item to confirm both your name and address.

For a current account with a Highline card or arranged overdraft facility, you will require to provide evidence of your income e.g. an original bank statement or salary slip.

Identification table	Address verification table
<ul style="list-style-type: none">• current, signed passport• EU National ID card• current full UK photocard driving licence• current full UK driving licence (old style paper version)• construction industry – tax exemption certificate with photograph of holder (forms CIS4, CIS6)• student identification/matriculation card (from a recognised university or college) – must be valid for current academic year• firearms or shotgun certificate• benefits book or original notification letter from the Benefits Agency (including Dept. of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present• UK armed forces ID card• police warrant card• disabled driver's pass• OAP travel pass• original HM Revenue and Customs issued tax notification and correspondence• identity card issued by the electoral office for Northern Ireland <p>For 20 year olds and under only</p> <ul style="list-style-type: none">• NHS medical card• birth certificate• UK provisional photocard driving licence• PASS card (Young Scot, Citizencard, Portman Group, Validate UK card or equivalent)	<ul style="list-style-type: none">• Original Council Tax bill or payment book (within last 12 months)• Original utility bill – within last 6 months (mobile phone bills and internet access bills are not acceptable)• current full UK driving licence• Original bank/building society/credit card statement (within last 6 months)• Original mortgage statement (no more than 12 months old)• Original benefits book or original notification letter from the Benefits Agency (including Dept. of Work and Pensions) and/or Job Centre Plus confirming the right to benefits at present• Original current home or motor insurance certificate (issued within the last 12 months, can only be used by policy holder)• Original current local Council rent card or tenancy agreement (private tenancy agreements are not acceptable)• Original HM Revenue and Customs issued tax notification and correspondence• Original solicitor's letter confirming recent house purchase or land registry confirmation <p>For students</p> <p>Any item from above can be taken to confirm address. Alternatively, one of the following items is also acceptable.</p> <ul style="list-style-type: none">• university/college letter of acceptance/enrolment/offer• Student Loan Company/LEA/SAAS award letter• UCAS letter• introduction from a recognised UK college/university <p>For 20 year olds and under only</p> <ul style="list-style-type: none">• UK provisional photocard driving licence

Transferring from another bank/building society

Switching your current account to The Royal Bank of Scotland has never been easier

We will set up all your Direct Debits and Standing Orders, help you arrange the transfer of any salary/pension payments and close your existing bank account after regular payments have been confirmed and set up.

We will even look at matching the card type and arranged overdraft facility you enjoy with your current bank, provided your monthly salary is to be credited to your new account. Just let us see your card and previous month's bank statement together with evidence of your arranged overdraft facility and we will look to match your facilities.

If we agree to provide you with an arranged overdraft facility then no debit interest will be charged during the six months after the account is opened. We will issue you with an overdraft confirmation which will detail all the Terms and Conditions of the arranged overdraft facility but the debit interest terms set out in the confirmation will only take effect after the six month period ends.

At the end of the six month period, debit interest on the facility will accrue and be payable and the full terms of the confirmation will apply.

We will refund any bank charges incurred as a result of any error or unnecessary delay caused by us when you transfer your current account to or from us.

What happens when we accept your application?

Once your account is open we will send you the following (separately) within ten days:

- 'How to make the most of your account' brochure – providing full details on the features and benefits on your new account
- Highline Cashline Plus card or Cashline card*
- your Personal Identification Number (PIN)*
- Chequebook*

*For new accounts only, if you are upgrading your account, your account number will not change. Any replacement cards or chequebooks will be issued at the appropriate renewal time.

Using your account

Banking by phone or online

Our telephone banking service, Direct Banking, and Online Banking, our Internet banking service, offer you the flexibility and choice you need to keep track of your finances at virtually any hour of the day or night, over the phone or on your computer. So you always know what's happening with your money, and you're always in control.

Interest on your account

We pay interest on credit balances on our accounts. Interest is paid gross or net of Income Tax, depending on your tax position.

In most cases, you will receive 16 days' notice of any service charges or interest to be deducted from your account. You will find full details of our charges in the enclosed insert, which is an important part of this brochure and should be read in conjunction with it. We'll also give you information on our charges when you open your account and, if we make any changes to these, we'll tell you at least 30 days in advance.

Bank cards

Our Highline card acts as a cheque guarantee card, a Maestro debit card and an ATM card. Used in conjunction with your Personal Identification Number (PIN), you can use your card to withdraw cash from almost any cash machine in Great Britain.

Our Cashline Plus card is similar and, provided you have funds in your account, you can use it as both an ATM and Maestro debit card to make purchases

at point of sale, by telephone or online.

Our Cashline card has ATM and Cirrus facilities only.

The Maestro and/or Cirrus logo on our bank cards means that you can get cash from over 1 million cash machines worldwide – just look for cash machines displaying the Cirrus or Maestro logo.

With our Highline card you can also use your card as a Maestro debit card worldwide in over 6.5 million retail outlets in over 100 countries. You will need your PIN to use Cirrus and Maestro – in the same way as with cash machines in the UK. If you use Maestro, the retailer will ask you to enter your PIN into a key pad instead of signing your name on a receipt.

Cleared funds, cheque clearance, value on your funds and unpaid cheques

Please ask a member of our branch staff or your Relationship Manager if you require clarification about this or on the information below that explains what these mean.

Paying money in

Cash and cheques

We recommend you pay in cash and cheques separately, as cash paid in over the counter will be available to withdraw there and then. If you pay in cash and cheques together, you will not be able to withdraw the cash until the following business day. The normal timescales for clearing a cheque are reckoned in business days from the day the money is added to your balance (or taken off your arranged

overdraft). This day is known as 'transaction day' or 'T'. If a Sterling cheque issued by a UK bank is paid into your account by 3.30pm on a business day over the counter at one of our branches, then as a general rule, T will be the same day.

For example, if T is a Monday, then:

- By Wednesday (T+2), we will start paying interest on the amount of the cheque (or stop charging overdraft interest if your account is overdrawn).
- By Friday (T+4), you will be able to withdraw the money if your account is in credit (you will normally be able to withdraw the money earlier than this at our discretion).

Please note, however, that, if the cheque is subsequently returned unpaid, we can debit the amount of the cheque to your account until close of business on T+6. See the section 'When a cheque is returned unpaid' below for more details.

Please note that:

- In cases where the cheque is not paid in over the counter at one of our branches (e.g. because it is paid in at a different bank or sent to us by post), it will take longer for the money to be added to your balance (or taken off your arranged overdraft). Please ask at your branch for details. Once the money has been added to your balance (or taken off your arranged overdraft), the position will be the same as stated above.
- Longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank.
- There are some cases in which, for legal reasons, or as a result of circumstances beyond our control,

the payment of a cheque into your account may be prevented or may take longer than the timescales mentioned above.

Please contact your branch or Relationship Manager if you would like further information on any of the above.

Faster confirmation of payment

We can specially present a cheque to the bank or building society it was drawn on to obtain early confirmation (usually the next business day) that it will be paid. You may not receive the funds any earlier than normal, but you will have confirmation that the cheque will not be returned unpaid. If you use this service, we will charge a fee. For details, please read the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).

Electronic transfers

If you are sent a payment by electronic transfer, it will generally take three business days for the payment to clear.

When a cheque is returned unpaid

Sometimes a cheque which has been added to your balance is later returned unpaid.

If a Sterling cheque issued by a UK bank is returned unpaid after it has been paid into your account, we can deduct the amount of the cheque from your balance (or add it onto your arranged overdraft) at any time before the end of the sixth business day after the 'transaction day' or 'T'. As explained on page 12, T is the day on which the money is added to your balance (or taken off your arranged

overdraft). In other words, you will not be sure that the money is yours until the end of T+6. For example, if the money is added to your balance on a Monday (T), the point at which you can be sure the money is yours (the end of T+6) will be the end of the Tuesday of the following week (or the end of the Wednesday of that week if the Monday is a bank holiday). If, before then, the cheque is returned unpaid we will deduct the amount of the cheque from your balance – even if we have already allowed you to withdraw the money. If this means that an unarranged overdraft arises on your account, you will have to pay interest and fees as explained in the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**). However, if the cheque is not returned unpaid until after the end of the T+6, we will not deduct the money from your account (or add it onto your arranged overdraft) unless: (a) you give your consent; or (b) you were knowingly involved in a fraud concerning the cheque. As before, longer timescales apply where the cheque is not in Sterling, or is not issued by a UK bank. Please contact your branch or Relationship Manager if you would like further information on any of the above.

Statements

You will receive monthly statements, detailing all transactions, interest, charges and your current balance. You can also get mini statements from any of our Cashline machines.



Overdrafts

At The Royal Bank of Scotland you will find that our overdrafts are easy to arrange and there are no charges for setting up or renewing an arranged overdraft of up to £15,000. And if you're a Royalties, Royalties Gold or Royalties Premier current account holder, you'll pay a lower rate of interest on your arranged overdraft.

With all our current accounts there are no service charges for an arranged overdraft, provided you agree it in advance and remain within your arranged borrowing limit. All you pay is interest on the amount you borrow. Please note that if your account becomes overdrawn without prior arrangement or any arranged overdraft limit is exceeded, you will be liable for unarranged borrowing charges. Full details of these fees and interest payable on the overdraft facility is detailed in our leaflet '**Charges and Rates of Interest**'.

You can even arrange an overdraft 'just in case' and there is normally no need for you to renew your facility once it has been set up. From time to time we assess your needs, and we may either give you an arranged overdraft limit (if you have not previously had one) or increase your existing limit and inform you. On occasions we may reduce or withdraw your arranged overdraft limit, but we will always write to you before we do this.

Overdraft protection

Overdraft Loanguard payment protection could protect your overdraft payments should you be unable to work due to illness, an accident or involuntary unemployment. And in the event of your death, your family would be able to claim a lump sum.

For more details, see our [Overdraft Loanguard leaflet](#), which is available at any of our branches.

Other products

We have a wide range of other products and services to suit everyone's needs. Here is a brief outline of a few of them. If you call into any of our branches you will find leaflets and brochures on our full range.

Insurance services

Did you know that you can insure your home and car with us? We also offer travel insurance and personal accident cover. Speak to a Customer Adviser to find out more.

Savings

We have a savings account to suit you, whether you're saving for a specific event or you've just decided to put a little away each month. Our accounts include everything from instant access accounts (ideal if you think you might need your savings at short notice) to fixed term accounts (a good home for a lump sum that you can put away for longer).

Youth accounts

We have special accounts for children of all ages. These are designed to teach young people the importance of saving and, as they grow older, how to organise their own money.

Loans

We offer loans for just about any purpose. Whether you want to jet off on a dream holiday, explore the countryside in a new car or enjoy the sun in a newly landscaped garden, we could help.

Credit cards

Our credit card offers many advantages to deliver great value for money. Convenient for short-term borrowing or simply to help organise your spending. Speak to a customer adviser for information on our latest offer.

Travel services

If you are going abroad, ask us about:

- commission-free foreign currency and travellers cheques
- Cirrus and Maestro
- travel insurance
- credit cards

Overseas payments

If you need to send or receive overseas payments, we offer several different methods. We will tell you which would be the best for your particular needs, how much it will cost and how long it will take.

Customer Service Review

A Customer Service Review is a free-of-charge assessment of your financial situation and needs, with a trained Customer Adviser. Your adviser will look at your financial arrangements and recommend any of our products or services which could be useful to you.

For more information on any Royal Bank of Scotland product, call into your local branch and talk to one of our Customer Advisers. Or why not arrange a free Customer Service Review – an in-depth look at your financial situation and needs, now and in the future?

Terms and Conditions apply – please read **Personal and Private Banking – Terms and Conditions** and the fees leaflet that applies to your account (either **Personal Banking – Charges and Rates of Interest** or **Private Banking – Charges and Rates of Interest**).

Calls may be recorded.

Credit facilities: Over 18s only.

This brochure should be read with the enclosed Charges and rates of interest insert L45.

The Financial Services Compensation Scheme, set up under the Financial Services and Markets Act 2000, covers your account. For money held in a bank or building society in the UK the scheme will cover up to £35,000 of your claim. Most people who make deposits, including individuals and small firms, are covered. Deposits in all currencies are treated the same. For more information on the conditions of the scheme, please contact the FSCS at www.fscs.org.uk.

Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.
Registered in Scotland No. 90312.

Web Site www.rbs.co.uk