Ways to bank

Eligibility and Payment Limits:

Royal Bank of Scotland (RBS) Business Banking is available to eligible customers over 18 who have the right to be self-employed in the UK. Fees may apply.

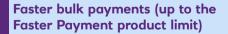
Bankline is available to eligible RBS business current account customers. Fees may apply. **Unlimited payment limits** (criteria apply) – Payment types may be subjected to a specific payment type limit. A limit can be added.

Digital Banking is available to RBS business account customers. You can have up to 50 business accounts in Digital Banking. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – up to profile limit or negotiated lower limit for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app.

Mobile Banking app is available on selected iOS and Android devices with a UK or international mobile number in selected countries. Fees may apply. **Payment limits up to £50K or lower (criteria apply)** – negotiated lower limits for faster payments, £20K for standing orders and international payments. You can also set a lower payment limit from the app. With biometrics, you can also pay up to £100k in a one-off payment above your daily limit (restrictions apply).

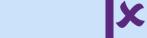
Autopay is subject to status and eligibility criteria. Fees apply. Security may be required. You must hold a business current account with RBS, and you will need to agree to the Autopay Online terms and conditions. Payment limits as per limit agreed (criteria apply).

Area/Features	Digital platforms (all authenticated, they require registration and login)				
<u>Payment types</u> you can make and approve	Bankline	Digital Banking	Mobile Banking	Autopay	
Faster payments (up to the Faster Payment product limit)		(up to the £50K profile limit)	(up to the £50K profile limit)	×	
CHAPS Payments		X	×	×	
International payments		(up to £20K per day)	(up to £20K per day)	×	
BACS payments	×	×	×	√	
Transfer between your accounts		√	√	×	













Royal Bank of Scotland

Other payment features	Bankline	Digital Banking	Mobile Banking	Autopay
Save or edit bulk lists and templates	✓	×	×	(only bulk lists)
Set dual controlled bulk lists or templates	✓	×	×	✓
Manage payees	N/A	 Image: A set of the set of the	 Image: A set of the set of the	×
Confirmation of payee checks	✓		 Image: A set of the set of the	×
Links to Open Banking for Third Party Provider payments	 Image: A set of the set of the	×	×	×
Import payments		×	×	✓
View and cancel standing orders and direct debits	 Image: A set of the set of the	 Image: A set of the set of the	✓	×
Set up recurring payments (also known as Standing Orders)	(link to form to set up or amend Standing Orders)	(up to £20K per day)	(up to £20K per day)	×
Diarise future-dated payments	 Image: A set of the set of the	 Image: A set of the set of the	√	✓
Set your own payment limits		(up to the £50K profile limit)	(up to the £50K profile limit)	(to set a lower payment limit)
Set dual authorisation of payments	 Image: A set of the set of the	×	×	
Collect Direct Debits	×	×	×	
Biometric approval – criteria apply	×	×	(set biometric approval to authorise Online Banking payments with the app, instead of with card and reader)	×
High value payments (one-off payments over the profile limit up to £100K)	N/A	×	✓	×
Account information and servicing features	Bankline	Digital Banking	Mobile Banking	Autopay
Maximum number of accounts per profile	999 (you must register them)	50	50	N/A
Register accounts from your other legal entities	✓	×	×	N/A
View account statements and transactions	✓	✓	✓	×
See accounts from other banks via Open Banking	×	✓	(view transactions only)	×
Connect with accounting software to send account information via Open Banking	✓	(find out more about Free Agent <u>here</u>)	(find out more about Free Agent here or through the 'Apply' section in your Mobile app)	×
Stop cheques	✓	✓	✓	×
Request paid cheque and paper credit vouchers	Image: A start of the start	(request them trhough Cora or WhatsApp)	(request them trhough Cora or WhatsApp)	N/A
Export/print statements (CSV/ PDF)		√	×	N/A
Export account information for sets (CSV/BAIv2SWIFT)	 Image: A set of the set of the	×	×	N/A
		🗴 (available via Cora)	(available via Cora)	×
Open additional accounts				
Open additional accounts Change business and/or statement address				×

Account information and servicing features (Cont'd)	Bankline	Digital Banking	Mobile Banking	Autopay
Order cheque books/pay-in books	✓	(re-request only; 1st request needs to be via form)	(available via Cora)	N/A
Order certificates of interest/ balance	✓	✓	(via Cora)	×
Close accounts	✓	(available via Cora)	(available via Cora)	×
Deposit cheque	×	×	(up to £1,000 per cheque and up to £5,000 per day)	×
Request transaction information	✓	(available via Cora)	(available via Cora)	×
Access and permissions	Bankline	Digital Banking	Mobile Banking	Autopay
Give access to other users	✓	(request it using this <u>form</u>)	(request it using this <u>form</u>)	√
Assign different privileges and account access to each user		×	×	
Limit how much a user can authorise payments for	 Image: A set of the set of the	×	×	
Turn on dual administration to control changes to the system preferences		×	×	
Manage alerts (about activity or transactions)				×
Manage paperless statements	×		×	×
Manage various profiles from the same app	N/A	N/A	(up to 5 profiles visible from the same app through 'Add business'	N/A

March 2024