



Royal Bank
of Scotland

Royal Bank Prize Draw Terms and Conditions

Tomorrow begins today

These prize draw terms should be read together with your existing Royal Bank terms and conditions as follows:

Royal Bank Invest: [Royal Bank Invest terms and conditions](#)

Stocks and Shares Individual Savings Accounts (ISA): [Royal Bank Invest Stocks and Shares ISA](#)

Royal Bank Invest Junior ISA: [Royal Bank Invest Junior ISA](#)

Royal Bank instant access Cash ISA: [Instant access Cash ISA](#)

Royal Bank Fixed Rate ISA: [Fixed Rate ISA](#)

The definitions contained in Schedule 1 of our terms and conditions shall apply equally to these prize draw terms. These prize draw terms shall be governed by Scots law if you live in Scotland. If you live elsewhere, English law shall apply. If there's a dispute between us, you can take legal action in any UK court.

By making qualifying payments or transfers (as defined below), you agree to be bound by these prize draw terms.

Summary of the offer

You'll be eligible to enter the prize draw in respect of any qualifying payments or transfers made between 7th October 2026 and 11th January 2027, subject to the eligibility criteria and exclusions set out below.

Throughout these terms, we'll refer to payments and transfers into a Royal Bank Fixed Rate ISA, Royal Bank Cash ISA account, Royal Bank Invest Stocks and Shares ISA or Royal Bank Invest Junior ISA account within the offer period as qualifying payments and transfers.

Exit fees, penalties or other costs and charges may apply upon transfer, please check with your existing provider.

We reserve the right to withdraw this offer before 11th January 2027. In this event, all qualifying payments and transfers received before the withdrawal of the offer will continue to be qualifying transfers and, subject to your eligibility and compliance with the other conditions of these prize draw terms, you'll be entered into the prize draw based on the qualifying payments and transfers received from you before our withdrawal of the offer, in line with these prize draw terms.

We promote prize draws at various times. Please remember to take the time to decide whether making a transfer into your Royal Bank ISA is right for you.

Eligibility

- a. The prize draw is open to all new and existing customers who between the 7th October 2026 and 11th January 2027;
 - i. Make a payment of £50 or more to one of the four ISA products stated above or
 - ii. Complete an ISA transfer of £50 or more to one of the four ISA products stated above or
 - iii. Set up a new monthly contribution of £50 or more to one of the four ISA products stated above or
 - iv. Have an existing monthly contribution set up of £50 or more to one of the four ISA products stated above.

Conditions

- b. Customers can enter the prize draw multiple times across the four Royal Bank products stated above.
 - i. Every £50 deposited equals one entry.
 - ii. If an eligible ISA deposit is made by any means, and then withdrawn or transferred elsewhere before 11th January 2027, the prize draw entry will be void and the **value deposited will count towards your ISA allowance for the 2026/27 tax year.**
 - iii. For entries via ISA transfer, a customer making an ISA transfer of at least £50, the transfer must be fully complete and funds within the account by 25th January 2027; two weeks after the closing date of the prize draw.
 - iv. Transfers between applicable Royal Bank ISA products will not be eligible for prize draw entries.
 - v. Free entry – if a Royal Bank customer would like to participate without setting up a regular monthly contribution during the entry period or without making an ISA transfer or payment over the phone or via digital channels; the customer must email their full name, date of birth, telephone number, email address, first line of address and postcode to ISAprizedraw@rbs.com. All entries must be received during the entry period to be entered into the prize draw. Royal Bank accepts no responsibility for entries which are not received. Proof of sending by email will not be accepted as proof of entry.
 - vi. A customer making a payment, transfer, setting up a new monthly contribution or increasing an existing monthly contribution by £50 or more into an eligible ISA. If a monthly contribution or standing order of £50 or more is already set up before the start of the entry period, the customer will automatically be entered into the prize draw. If you do not want to participate in the prize draw, please notify us at ISAprizedraw@rbs.com
- c. The prize draw is not open to employees of The NatWest Group companies, their families or anyone associated with this draw.

- d. If the customer has cancelled their existing monthly contribution, withdrawn their eligible ISA contribution before 11th January 2027, closed their Royal Bank Invest or Royal Bank ISA account, or closed their current account prior to the end of the entry period on 11th January 2027, the customer shall no longer be eligible for the prize draw.
- e. Winners will be drawn at random by 19th February 2027. The prize draws will be carried out by the use of a random number generator and then matching the number to a randomised list of all eligible entrants. There are a total of 111 prizes to be won. The first name to be drawn will win a prize of £10,000. The next 10 names drawn will each win 1 prize of £1,000. The following 100 names drawn will each win a prize of £100. One prize per customer.
- f. Winners shall be notified that they have won a prize within 21 working days of the prize draw, by phone or by email using the most up to date contact details we hold. Prizes will be paid directly into the current account of the winning customer by the 19th March 2027. The prizes are as stated and any prize is non-transferable. The judge's decision is final and no correspondence will be entered into.
- g. Customers or other third parties may request details of the winners by sending a self-addressed envelope to "Royal Bank Prize Draw Winner List" NatWest Group, Gogarburn, 175 Glasgow Road, Edinburgh, EH12 1HQ. In such circumstances, the surname and the county of the winning customers shall be made available to the requester.
- h. We'll use the personal data you provide for the purposes of paragraph (i) and (j) only. In processing your personal data for this purpose, we are pursuing our legitimate interest in promoting awareness of the bank and its products and services. In the event you win, we may also use your personal data for the purposes of announcing the result and awarding and providing the prize. We won't disclose your personal data to third parties, except for the limited information as specified in paragraph (i) above. We'll retain your personal data in accordance with our retention policy. Further detail can be found in our full privacy policy at [Our privacy policy | Royal Bank](#).
- i. Customers have the option to opt out of the prize draw by emailing RBInvestOptout@rbs.co.uk with their full name, Current Account sort code and account number.
- j. The promoter reserves the right to alter, amend or foreclose the promotion without prior notice.
- k. The promoter is The Royal Bank of Scotland plc, Registered in Scotland No SC083026.
Registered Office: 36 St Andrew Square, Edinburgh, EH2 2YB.

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.
Financial Services Firm Reference Number 114724. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. P807779

Who we are

The organisation responsible for processing your personal and financial information is The Royal Bank of Scotland plc, a member of the NatWest Group (NWG).

Your electronic information

If you contact us electronically, we may collect your electronic identifier (e.g. Internet Protocol (IP) or telephone number) supplied by your service provider.

