Information sheet

Fixed Term Savings Account – Issues 290 and 291

Know what your money will earn with a fixed interest rate for a set term

This Information Sheet sets out the key information you need to know about your account. It should be read together with the *Fixed Term Savings Account* Terms and forms part of our agreement with you. Please keep it for future reference.

Summary Box

Account name	Fixed Term Savings Account				
What is the interest rate?	**Issue**	**1 Year issue 290**		**2 Year issue 291**	
	Balance	**AER**	**Gross p.a**	**AER**	**Gross p.a**
	£1 – £99,999	4.11%	4.03%	4.15%	4.07%
	£100,000 – £3,000,000	4.20%	4.12%	4.25%	4.17%
	Interest is paid on a tiered basis from the date you open your account until the Maturity Date. This means you'll earn one rate on your entire account balance. Interest is calculated daily and paid on the first business day of every month and on the Maturity Date. Interest will automatically be paid into your Fixed Term Savings Account. You can choose to have interest paid into another Nominated Account. This must be a NatWest personal current or savings account with instant access (other than a cash ISA) held in your name at the same branch as your Fixed Term Savings Account. If interest is paid into your Nominated Account, you can access it the following day.				
Can Natwest change the interest rate?	No, the interest rate is fixed. This means that the rate will not change between the date you open your account and the Maturity Date.				

What would the estimated balance be at on a range of deposits?		Deposit at Fixed Term Start Date	Balance at Maturity Date	Interest earned
	1 Year issue 290	£10,000	£10,410.53	£410.53
		£100,000	£104,198.70	£4,198.70
		£250,000	£260,496.74	£10,496.74
	2 Year issue 291	£10,000	£10,846.55	£846.55
		£100,000	£108,681.94	£8,681.94
		£250,000	£271,704.84	£21,704.84
	These are only examples and do not take into account your individual circumstances. The examples assume that interest is paid into your Fixed Term Savings Account.			

How do I open and manage my account?	You can open a Fixed Term Savings Account if you're: - a UK resident - aged 16 years or over; and Your account can be opened online or through our mobile app. We will need your email address and mobile number to open your account. You can manage your account online or on our mobile app. Your balance at the Fixed Term Start Date must be at least £1 or it will be converted into a Primary Savings Account. The Maximum Deposit is £3,000,000. We will send you a certificate of deposit within 14 days of the Fixed Term Start Date.
Key dates:	
Closing date to open your account	30 November 2026
Last date to make payments or withdrawals	14 December 2026 at 3.30pm
Fixed Term Start Date	15 December 2026

Can I withdraw money?

You can make additional payments or withdrawals from your account until 3:30pm on the "Last date to make additional payments or withdrawals". After this date partial withdrawals are not allowed.

If you want to make a withdrawal after this time and before the Maturity Date, you must close your account by giving 35 days' written notice to your branch. An Early Closure Charge will be deducted from the balance of your account, except in the event of your non-voluntary redundancy or death.

The Early Closure Charge will be the lower of the amount of interest earned on your account or 90 days' interest.

The total amount you receive (including interest earned on your balance) will be no less than your deposit at the Fixed Term Start Date. For example, if you have earned 50 days' interest you will only be charged an Early Closure Charge equivalent to 50 days' interest. If you have earned 100 days' interest you will only be charged an Early Closure Charge equivalent to 90 days' interest.

The Early Closure Charge will be deducted from the balance of your Fixed Term Savings Account.

Reinvestment of your Fixed Term Savings Account

At the Maturity Date we'll automatically reinvest your deposit and any outstanding interest into a new Fixed Term Savings Account **unless** you tell us you want to opt out.

The interest rate for the new account may be higher or lower.

After your account is reinvested you'll be able to increase or reduce your balance during a set period. We'll send you more information on this closer to the time.

If you choose not to reinvest, your account will be converted into a Primary Savings Account on the Maturity Date (or if the Maturity Date is not a business day, the next business day) and your money can be accessed on the following day.

Please see Term 7 of the Fixed Term Savings Account Terms for more information.

Maturity key dates:	**1 Year issue 290**	**2 Year issue 291**
Maturity Date We'll send you information on your options on or around 14 days before this date	15 December 2027	15 December 2028
Date by which you can opt out of reinvesting in a new Fixed Term Savings Account (the 'Opt Out Date')	10 December 2027	10 December 2028
Date by which you can cancel your reinvested Fixed Term Savings Account without incurring an Early Closure Charge	14 January 2028	15 January 2029
Date you can access your money if not reinvesting	16 December 2027	16 December 2028

Additional information

Definitions

Annual Equivalent Rate (AER) shows the interest rate if interest is paid and compounded once each year. AER helps you to compare the rates of interest on different accounts.
Compound interest is interest that is earned on interest that's already been paid.
Gross means the interest rate you are paid on your savings with no compounding.
p.a. per annum (per year).
Tax-free. We pay all savings interest without the deduction of tax. You do not pay any UK tax on interest earned in ISAs. You may have to pay tax on interest earned in non-ISA accounts depending on your Personal Savings Allowance. The tax treatment may be subject to change in the future.

Note: Please note that these issues may be withdrawn early due to limited availability.

Important information about compensation arrangements

Your eligible deposits held by a UK establishment of National Westminster Bank Plc are protected by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.Any deposits you hold above the limit are unlikely to be covered. An FSCS information sheet and list of exclusions will be provided to you on an annual basis.

For further information about the compensation provided by the FSCS, refer to the FSCS website at **fscs.org.uk**

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