



Royal Bank
of Scotland

ROYAL BANK OF SCOTLAND 2026 £150 AND DIGITAL REGULAR SAVER BONUS RATE SWITCH OFFER TERMS

This offer is for new and existing customers **who don't hold an RBS current account or savings account** as of 17th February 2026.

This offer is made of one payment of £150 to a current account and a bonus rate on a Digital Regular Saver account.

£150 current account payment

- To get £150, you must meet **all 4 steps below**:
 1. **Be a UK resident.**
 2. **Apply for an RBS Reward or Select account ('new account') between 17th February 2026 and 28th May 2026.**
 3. **Request a full switch** of a current account that is **not with RBS, NatWest, or Ulster Bank** to your new account using the **Current Account Switch Service** online or via the mobile app between **17th February 2026 and 28th May 2026**. The switch **must be completed by 16th June 2026** and must include **closing your current account held elsewhere** and moving any payment instructions to your new account, and
 4. **Within 60 days of your switch completing, you must:**
 - Pay **£1,250** into your new account. This can be made of multiple payments into your new account, and
 - Log into our **mobile app**. This can be done on any device that supports the RBS Mobile Banking App.
- **It is necessary to meet all the above conditions to receive the £150 payment.**
- The £150 will be paid **within 30 days** after completing these steps, provided the account remains open and **is not** a Student/Graduate account, Foundation account, Reward Black account, Premier Select account, or a Premier Reward account.

Digital Regular Saver Bonus Rate Details

To get the Digital Regular Saver bonus rate you must:

- **Meet criteria 1-3 above, and:**
 - **Open a new Digital Regular Saver account** online or via the mobile app **between 17th February 2026 and 16th June 2026.**
- Customers who complete the above criteria will receive a bonus interest rate on their Digital Regular Saver account until 30th June 2027.
- The standard interest rate on the Digital Regular Saver account will be earned from the first payment into the account; the bonus rate will be applied within 14 calendar days of meeting the above criteria.
- Please read the Digital Regular Saver Switch Offer information sheet, your Savings interest rate information sheet, and Your Savings Account Terms for more details about the bonus interest rate and how the account will function.

Important Information

- **This offer may be changed, replaced, or withdrawn at any time.** If we withdraw the offer and you've already applied to switch to your new account, you'll still be entitled to receive the payment and bonus rate, provided that you meet the conditions set out in these Terms.
- 'We' / 'RBS' are the Royal Bank of Scotland Plc., 'NatWest' is the National Westminster Bank Plc., Ulster Bank is a business name of NatWest.
- **You won't be eligible** for this offer if you've received cash from an RBS, NatWest, or Ulster Bank switch offer before.
- **You can only benefit from this offer once**, even if you have multiple accounts.
- If you open a Digital Regular Saver account without meeting the above criteria, you will not receive the bonus interest rate.
- Joint accounts are not eligible for this offer.
- Funds transferred during the switch process **count towards** the £1,250 deposit requirement.
- For a payment to be counted towards the £1,250, the funds must remain in the account for **at least 24 hours**.
- If you convert your new account to another RBS current account, you are still eligible for this offer, provided it is not a Foundation current account, Student/Graduate account, Reward Black account, Premier Select account, or a Premier Reward account, and you meet all the requirements listed above.
- If you previously held an RBS current account or savings account you may be eligible for this offer, provided you held no RBS current account or savings as of 17th February 2026 and you meet all the requirements listed above.

What other conditions do you need to know?

You'll be bound by Your Current Account Terms, Your Savings Account Terms and Digital Regular Saver Switch Offer Information Sheet, which contain all the terms applicable to your new accounts, including any regular criteria you need to meet to keep your account and use the account benefits. These can be found at [RBS.co.uk](https://www.rbs.co.uk).