Changes to your Reward Silver account and terms

Royal Bank of Scotland

We're making some changes to your Reward Silver account from **1st October 2026**. We're also updating the terms that apply to your account(s). Here's everything you need to know.

At a glance

- We're introducing new health and travel benefits from 1st October to support your health and wellbeing and help you stay connected abroad.
- Some of your existing benefits will also change.
- Your monthly account fee will increase from 1st October.
- Everything will happen automatically, so there's nothing you need to do.
- We're also updating the terms that apply to your account(s). These updates include a change to how you can earn Rewards. If you have more than one account, they apply to all of them.

It's worth reviewing your account(s) to make sure it still meets your needs. We've put the main points below and included the details with this document.

Your Reward Silver account

Our customers have told us what matters most to them, and we've used this to shape the changes we're making to your account benefits from **1st October 2026**.

We're bringing together insurance, health, travel and lifestyle benefits all in one place.

To reflect these changes, your monthly account fee will increase from £10 to £12 from 1st October.

You'll still have European travel insurance, mobile phone insurance and tastecard, which will also offer cinema discounts.

And there are no foreign transaction fees when you buy with your Reward Silver debit card abroad or make a payment in a foreign currency. (Excludes cash withdrawals, and other providers overseas may charge a fee.)

Taken together, your updated benefits could be worth up to £561 a year*. You can see all your benefits at **rbs.co.uk/oct26-reward-silver**, and we've put the main points below.

* Estimated value based on using all benefits, excluding any promotions and account fees. Values calculated between February and May 2026. See our website above for more details.

New health benefits

We're adding new ways to support your health and wellbeing.

- **Virtual GP, 24/7.** Consultations, including private prescriptions (prescription charges apply). Collect from your pharmacy or have it delivered.
- **Mental health and wellbeing support**. A 24/7 helpline, counselling and advice, plus digital fitness, wellness and nutritional content.

New travel benefits

- **Travel eSIM**. You can get 3GB of free mobile data each year to use abroad, helping to reduce roaming charges (valid for 30 days once activated).
- **Airport extras** including discounted airport lounge access, fast track security and dining.

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Please turn over for more information

⇄ Changes to your existing benefits

- **Cinema discounts**. tastecard will provide cinema discounts from 1st October. You'll be able to access them in the same way as your dining and coffee offers using the tastecard app. Cinema discounts will no longer be provided by Capillary Technologies, and details of the offers from tastecard may vary.
- **Travel cover for over 70s**. We'll continue to offer travel insurance for customers aged 70 or over. The annual premium will increase from £75 to £100 from 1st October. We'll remind you when it's time to renew, so you can decide if it's right for you.
- We're making some other changes. You can find a full summary in the PDF below.

Find out more

- See your updated benefits and FAQs at **rbs.co.uk/oct26-reward-silver**
- Download a summary of all the changes to your benefits (PDF) at **rbs.co.uk/silver-summary-1026**
- For full terms and conditions, including any exclusions, excesses and limitations, you can download the updated Silver Benefit Terms (PDF) at **rbs.co.uk/silver-terms-1026** and Silver Travel Insurance Terms (PDF) at **rbs.co.uk/silver-travel-1026**

Accessing your benefits

You can access your benefits in the app or on the MyBenefits website at **rbs.co.uk/benefits**. In the app, select your account and choose 'MyBenefits'. You'll see your updated benefits there from 1st October.

Not got the app? Search 'Royal Bank of Scotland' in your app store.

We're updating the terms that apply to your account(s) from 1st October 2026. If you have more than one account, this applies to all of them.

Your Current Account Terms

- **Notice before closing an account.** New rules introduced in April 2026 mean that if we ever need to close your account, we'll give you at least 90 days' notice and explain why. In some limited situations, this may not apply. We've updated your terms to reflect this. You can see all the details in General Term 14.2.

We're also making some other updates. We've included a summary of what's changing at the end of this document, and you can download the updated Your Current Account Terms (PDF) at **rbs.co.uk/current-account-terms-1026**

MyRewards Terms

- **Earning Rewards.** At the moment, you can earn £1 in Rewards a month for logging into the mobile app. You'll no longer earn £1 in Rewards this way from 1st October. You can still earn £4 a month in Rewards by paying two Direct Debits of at least £2 each, and earn even more Rewards when you use your debit card to spend with our partners.

  You can see your personalised offers, which are updated every two weeks, and exchange your Rewards in the app or Digital Banking. Choose 'MyRewards' then 'Access MyRewards'.
- **How we'll contact you.** We're making it clearer how we'll contact you about MyRewards, including ways to earn and exchange Rewards. You can check your communication preferences in the app or Digital Banking. In 'MyRewards', select 'Settings', then 'Communication Preferences'.
- We're updating the registered office address of our MyRewards supplier, Sports Loyalty Card Limited.

You can download the updated MyRewards Terms (PDF) at **rbs.co.uk/myrewards-terms-1026**

Check your account's right for you

It's a good idea to review your account from time to time to make sure it still meets your needs. If you'd like to make a change, you can explore and switch current accounts in the app. Just tap 'Apply' then 'Current Accounts'. Or contact us.

If you decide our accounts aren't for you, the Current Account Switch Service is a secure and easy way to move to another bank or building society in seven days. Find out more at **currentaccountswitch.co.uk**

What happens next

These updates will happen automatically from 1st October 2026, so you don't need to do anything.

We're here to help

You can see your updated benefits and FAQs at **rbs.co.uk/oct26-reward-silver**. Or you can chat with our digital assistant, Cora, in the app or on our website, call us or visit a branch.

Many thanks,

Your Everyday Banking Team

CURRENT ACCOUNT SWITCH GUARANTEE

Support when you need it

Explore the support available if you're disabled, need help with our accessibility services, are struggling financially or going through a difficult time. Visit **rbs.co.uk/help-for-every-situation**

Summary of changes to Your Current Account Terms

Effective 1st October 2026

What's changing and where you'll find the new term	More information about the change
Electronic transfers (General Term 4.1)	We're updating our terms that set out how electronic payments are credited, making it clearer when the money is available to use, and when it will start to earn interest.
Cash deposits at the Post Office (General Term 4.2)	We're updating your terms to better reflect how long cash deposits made at Post Office counters using a pay-in slip take to clear.
Debit card order limits (General Term 5.6)	We're introducing limits on how many debit cards you can order or replace. You can still request a replacement if your card is damaged, lost or stolen.
Removing foreign transaction fees for Reward and Premier Reward debit cards (General Term 7.4)	If you use a Reward or Premier Reward debit card to buy things abroad or to make a payment in a foreign currency, we won't charge you a foreign transaction fee anymore. This applies now, and we'll update your terms to reflect this. (Excludes cash withdrawals, and other providers overseas may charge a fee.)
CHAPS payments (General Term 8)	At the moment, if you make a CHAPS payment, we give you separate CHAPS terms every time you make a payment. From 1st October 2026, we'll include the CHAPS terms in Your Current Account Terms.
Booked payments – foreign currency cheques (General Term 9.3)	Booked payments are larger payments in a foreign currency, usually the equivalent of £100,000 or more. In some cases, we may treat other payments as booked payments. We're making it clear this term includes payments made or received by foreign currency cheque.
Notice before closing an account (General Term 14.2)	New rules introduced in April 2026 mean that if we ever need to close your account, we'll give you at least 90 days' notice and explain why. In some limited situations, this may not apply. We've updated your terms to reflect this.
Your information (General Terms 16.6 and 16.7)	We've updated the wording in the Your Information section to clarify the purposes for which we may share your information within the NatWest group and with third parties, to carry out our business activities as a group of companies and to provide you with products and services.