



Royal Bank  
of Scotland

# Information Sheet

## Digital Regular Saver Switch Offer

**A savings account to help you start to save regularly, with a 12 month bonus offer interest rate.**

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

This account is a **Non-payment Account**.

You can only pay up to £150 into the account each calendar month.

### Summary Box

#### Digital Regular Saver Account

##### What is the interest rate?

Balance	AER p.a. (variable)	Gross p.a. (variable)
£1 – £5,000	7.00% (includes 5.25% AER (variable) and 1.75% AER (fixed))	6.79%
Over £5,000	1.00%	1.00%

Earn 7.00% AER/6.79% Gross p.a. (variable) interest on your first £5,000 and 1.00% AER/1.00% Gross p.a. (variable) on anything over £5,000.

Interest is calculated on a daily basis and paid into your account on the first business day of the month. You'll be able to see and access the interest in your account on the following day.

You can find more details about the bonus offer interest rate in the Additional Information section.

##### Can RBS change the interest rate?

The bonus rate is fixed at 1.75% AER p.a. during the offer period. The variable rate may change and may go up or down. There are a few reasons for this, such as a change in the Bank of England base rate. You can find a full list of reasons for an interest rate change in section 10.2 of the Savings Account Terms.

We'll give you at least 14 days' notice if the rates are going down and your balance is £100 or more. Otherwise we'll tell you before or shortly after the change. You can find more details about how we'd tell you about a change in section 10.2 of the Savings Account Terms.

## What would the estimated balance be after 12 months based on a range of deposits?

The following example shows you how much you may be able to save over 12 months:

Amount paid in each month	Balance after 12 months	Interest earned
£10 paid in each month	£124.54 Including £120 deposited over the 12 months	£4.54
£50 paid in each month	£622.68 Including £600 deposited over the 12 months	£22.68
£150 paid in each month	£1,868.04 Including £1800 deposited over the 12 months	£68.04

This is only an illustration of what you could save and assumes that no further deposits or withdrawals are made, that there aren't any changes to interest rates or tiers, and any interest earned stays in the account.

### How do I open and manage my account?

- You can open a Digital Regular Saver if you're:
  - a UK resident;
  - aged 16 years or over; and
  - a RBS current account holder.
- Your account can be opened online or through our mobile app.
- You can manage your account on our mobile app, online, in branch or by telephone.
- You are able to use Round Ups with Digital Regular Saver.
- You can only pay up to £150 into the account each month. This includes your standing order and any extra money you put in. Round Ups won't count towards your monthly £150 limit. Any amount over this limit may be automatically moved to your current account. If you repeatedly try to pay more than £150 each month into the account, you will be given 60 days' notice to close the account.
- There's no minimum deposit to open the account (maximum deposit is £150) however you'll need to set up a standing order from your RBS Current Account of between £1 and £150 each calendar month into the account. If you wish to put extra money into the account, the combination of this and your standing order cannot exceed the £150 per calendar month limit. There is no maximum balance limit, however, the highest interest rate will only apply to balances up to and including £5,000.
- Extra money can be paid in (online, by telephone or on the mobile app) from a current or savings account in your name held with us or held with another bank as long as it doesn't exceed the £150 monthly limit.
- You can only have one Digital Regular Saver and it needs to be in your name. Joint accounts aren't allowed.
- If you close your account, you will not earn interest for the month of closure.
- You can pay money in by transferring it from a current account or savings account in your name held with us or another bank.
- Your account is not meant for everyday payments. You can't set up Standing Orders or Direct Debits, have an arranged overdraft, or receive your salary, wage, pension, or benefit payments directly into your account.

## Can I withdraw money?

Yes, you can withdraw your money at any time. Simply move the amount you want to your current account held with us using your Online banking, mobile app, in branch or by telephone.

Please note there are daily limits on the amount that can be transferred from your account online, through telephone or mobile banking. We may also limit the amount of cash you can withdraw or deposit. Information on the current daily limits is available on our website or by contacting Telephone Banking.

If you close or switch your current account with us in future, you will only be able to withdraw money from your account in branch.

## Additional information

You must take advantage of the RBS 2026 £150 and Digital Regular Saver Bonus Rate Switch offer to be eligible for this bonus offer. This bonus offer will end on the 30th June 2027. We will give you 14 days' notice before the bonus rate ends.

## 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.

**Bonus Period** means from the date the bonus interest rate is applied to the account to 30th June 2027. The bonus interest rate will apply within 14 days of the account being opened.



### Important information about compensation arrangements

Your eligible deposits held by a UK establishment of Royal Bank of Scotland Plc are protected by the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.

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](https://www.fscs.org.uk)

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