



Royal Bank  
of Scotland

# ROYAL BANK OF SCOTLAND 2026 PREMIER SWITCH OFFER TERMS

This offer is for new and existing customers **who don't hold an RBS current or Savings account** as of 10th March 2026.

This offer is made of two payments totalling £1000.

## £250 current account payment

- To get £250, you must meet **all 4 steps below**:
  1. **Be a UK resident.**
  2. **Apply for and open** an RBS Premier Select or Premier Reward account ('new account') **from 10th March 2026.**
  3. **Request and complete** 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 from 10th March 2026. The switch **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 **£5,000** 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 of the above conditions to receive the £250 payment.**
- The £250 will be paid **within 30 days** after completing these steps, provided the account remains open and is a Premier Select, Premier Reward, or Reward Black account.

## £750 Flexible Saver interest payment

- **To get the £750 interest payment you must meet the below steps:**
  - **Meet criteria 1-3 above, and:**
    - within 60 days of your switch completing (see Point 3 above), you must:
      1. **open a new Flexible Saver account online** or via the mobile app.
      2. Pay £100,000 into your new Flexible Saver account. This can be made of multiple payments into your new account.
    - The £100,000 must be kept in your new Flexible Saver account for 30 consecutive days.
- The £750 interest payment will be paid into your new Flexible Saver account **within 30 days** after completing these steps.

## 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- **This offer may be changed, replaced, or withdrawn at any time.** If we withdraw the offer and you've already applied to switch to your new account, you'll still be entitled to receive the payments, provided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.
- Joint accounts are not eligible for this offer.
- Funds transferred during the switch process **count towards** the £5,000 deposit requirement.
- For a payment to be counted towards the £5,000, the funds must remain in the account for **at least 24 hours**.
- You do not need to wait for your £250 payment to open your Flexible Saver account. You can open your Flexible Saver account from 10th March 2026 up to 60 days after your switch has completed and still be eligible for the £750 interest payment, provided you meet all the requirements listed above
- If you convert your new account to another RBS current account, you are still eligible for this offer, provided it is a Premier Select, Premier Reward, or Reward Black 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 account as of 10th March 2026 and have never received cash from an RBS, NatWest, or Ulster Bank switch offer before.
- The £750 Flexible Saver payment detailed above is subject to UK income tax as interest.
- We will report details of any interest paid to you to HM Revenue & Customs. We are not tax advisors and cannot provide you with tax advice about your personal income. Any taxes are solely your responsibility to pay.

### **What other conditions do you need to know?**

You’ll be bound by Your Current Account Terms and the Savings Account Terms, which contain all the terms applicable to your new account, 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**.