Information sheet

Fixed Deposit

NatWest

A digital deposit solution that pays a fixed rate of interest for an agreed period of time.

This leaflet sets out the key information you need to know about your deposit. It should be read together with the Fixed Deposit Terms.

Please keep it for future reference.



Summary Box

<table>
<tr><th>Account name</th><th colspan="3">Fixed Deposit</th></tr>
<tr><td rowspan="3">What is the interest rate?</td><td>Term</td><td colspan="2">AER/Gross p.a.</td></tr>
<tr><td>6 months</td><td colspan="2">2.5% / 2.48%</td></tr>
<tr><td colspan="3">Interest rates are displayed in real time within the mobile banking app before confirming your deposit. At maturity, the fixed deposit interest and principal deposit will be transferred into your nominated instant access account.</td></tr>
<tr><td>Can NatWest change the interest rate?</td><td colspan="3">No, the interest rate is fixed for the term of deposit.</td></tr>
<tr><td rowspan="6">What would the estimated balance be after 6 months based on a range of deposits?</td><td colspan="3">These are only examples, based on a 6 month term for this product.
They do not take into account your individual circumstances.</td></tr>
<tr><td>Initial deposit</td><td>Balance after 6 months</td><td>Interest earned</td></tr>
<tr><td>Minimum is £10,000</td><td>£10,124</td><td>£124</td></tr>
<tr><td>£50,000</td><td>£50,620</td><td>£620</td></tr>
<tr><td>£100,000</td><td>£101,240</td><td>£1,240</td></tr>
<tr><td colspan="3">The examples assume:
• A fixed interest rate of 2.50%/2.48% AER/gross p.a. (fixed).</td></tr>
<tr><td>How do I open and manage the account?</td><td colspan="3">Deposits can be opened and managed on our Mobile Banking App.
Choice of Deposits:
• Minimum deposit: £10,000.
• Maximum deposit: £100,000.
• Available term: 6 months.
You will need to maintain a NatWest sterling instant access account for the duration of the term, used to fund your deposit and to receive the funds at the end of the term.</td></tr>
</table>

Account name	Fixed Deposit
Can I withdraw money from the account?	No – You cannot withdraw funds from a Fixed Deposit during the agreed term but if, due to exceptional circumstances, NatWest agrees you can end it early, Break Costs may apply and be deducted from the amount you receive back. Please see the Fixed Deposit Terms and Conditions for more information on Break Costs. At the end of the term, the deposit amount and any accrued interest will be paid into your nominated Sterling instant access account.
Additional information	**Tax** We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances. **Definitions** **Annual Equivalent Rate (AER)** This is a notional rate used for interest bearing accounts/deposits, which illustrates the interest rate if each interest payment is paid and compounded over the year. It helps you to compare the effective rates of credit interest on different deposits. **Gross Rate** The interest rate you are paid. **p.a.** Per annum (per year).

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Webchat is the quickest way to get in touch, just click the chat button at the side of our business pages. Find more contact numbers on our business contact us page.

For business banking support, or if you're struggling financially, you can call us on:

- If you're a **Small business customer** (annual turnover £2M or below) call **0345 711 4477**, (**18001 0345 711 4477** for Relay UK) (or **+44 345 711 4477** from outside the UK).
- If you're a **Commercial & Corporate customer** (annual turnover above £2M) **0345 900 0652**, (**18001 0345 900 0652** for Relay UK) (or **+44 345 900 0652** from outside the UK).

Our helpline is open 24/7 for general support; for lending and other specialist queries, we can only assist from 9:00am to 5:00pm.

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