Fixed deposit fact sheet

NatWest

Term deposit with a fixed rate of interest

A Fixed Deposit gives you the advantage of being able to accurately forecast returns due to the fixed interest rate over an agreed period.

Your needs

You might consider a Fixed Deposit if:

- You've got extra cash you don't need right away.
- You want to earn more by locking in a rate for a set time.
- You want a simple, self-service booking process via our Mobile Banking App.

Our solution

Our fixed interest savings option lets you deposit funds for 6 months via our Mobile Banking App. The interest rate stays fixed for the whole term.

Benefits

- Fixed rates help you accurately forecast your returns.
- Book deposits digitally – No need to call us.
- Potentially attracts higher returns than instant access products.

Considerations

- Available in sterling only, for customers who maintain a NatWest sterling instant access account, used to fund your deposit and to receive the funds at the end of the term.
- Funds in a Fixed Deposit cannot be withdrawn before maturity. Early termination is only permitted under exceptional circumstances and may incur breakage fees.
- Minimum deposit: £10,000. Maximum deposit: £100,000.
- The interest rate is fixed for the duration of the term and interest is paid at maturity.

Interested in applying?



Compare all savings products on our website.



Log in to our Mobile Banking App.



View available rates and decide how much you want to deposit for a fixed term and place your deposit.



We confirm your deposit details in-app if your application is successful.

Working with you

- For support, ask our in-app digital assistant – 'Cora', for support on Fixed Deposit.
- Head to our website for more information on this product.
- Or click here to compare all of our saving account options.

Product specifications

- **Interest Rate**: Quoted at the time of deposit and based on the deposit period. The rate is fixed for the duration of the term and interest is paid when your term ends.
- **GBP Investment period**: 6 months.

Minimum Deposit: £10,000.

Maximum Deposit: £100,000.

Terms Available: 6 months.

Settlement: Nominated sterling instant access account.

Channel: Mobile Banking App.

Eligibility

Available only to customers who maintain a NatWest sterling instant access account, used to fund your deposit and to receive the funds at the end of the term.

Contact us to request this document in alternative formats.

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