



NatWest  
International

# Platinum 2 Year Fixed Term Deposit Information Sheet

This Information Sheet sets out the key information you need to know about your account.  
It should be read together with the Personal Banking Account Terms and Fees. Please keep it for future reference.

## Summary Box

Deposit Issue	01	
Duration	2 years	
Balance	£25,000 - £4,999,999	
Interest rate	GROSS – 4.20%	AER – 4.20%
Interest paid (Options)	Quarterly, Annually <b>OR</b> at Maturity	
Start Date	27/02/2024	
Maturity date	27/02/2026	

## Estimated Balance at Maturity

	Deposit at Fixed Term Start Date (£)	Interest Earned (£)	Balance at Maturity Date (£)
2 Year Issue 01	25,000	2,144.10	27,144.10
	250,000	21,441.00	271,441.00
	1,000,000	85,764.00	1,085,764.00

These are only examples and do not take into account individual circumstances. The examples assume that interest is paid at maturity.

Here are some key points to remember:

- Interest is calculated daily
- Interest is paid into your instant access Cash Management account
- A Cash Management account is a requirement for the fixed term deposit, if not already held one will be opened during your application
- Any deposit placed before the start date or after may be accepted and will earn interest daily at the gross rates shown below
- The interest payment option cannot be amended mid term
- A deposit contract will be sent to you within 14 business days confirming the detail of the deposit which has been opened
- This is a limited offer and may be withdrawn from sale at any time without prior notice
- At maturity in the absence of any alternative instruction the deposit will be placed into your Cash Management account
- If at maturity you no longer require the Cash Management account linked to your Fixed Term Deposit, please advise us in writing to close the account
- The rate may not be available if cleared funds are not paid into your Cash Management account before this offer is withdrawn

Product name	Fixed Term Deposit
Interest Rate	Fixed Term Deposit interest rates vary from issue to issue. An interest rate offer is time limited and may be withdrawn at any time.
Withdrawal arrangements	Early withdrawals or early closure (before maturity) of a Fixed Term Deposit are not permitted.
Access	You can apply for this product in branch, via the telephone, using online banking or through the Mobile App.

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## Definitions

- **Gross** is the interest rate paid before the deduction of tax
- **The Annual Equivalent Rate (AER)** illustrates what the interest rate would be if paid and compounded each year
- **Maturity Date** is the date on which your Deposit matures

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

NatWest is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the Government of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs) or on request.

NatWest is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: Website: [www.dcs.gg](http://www.dcs.gg). Telephone: +44 (0)1481 722756. Post: P.O. Box 380, St Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey.

NatWest is a member of the Isle of Man Depositors' Compensation Scheme (DCS) as set out in the Depositors' Compensation Scheme Regulations 2010. To understand your eligibility under the scheme you may wish to visit <https://www.iomfsa.im/consumer-material/isle-of-man-depositors-compensation-scheme-dcs/>

The Royal Bank of Scotland International Limited trading as NatWest is covered by the Gibraltar Deposit Guarantee Scheme ('GDGS'). The GDGS can pay compensation to depositors if a credit institution is unable to meet its financial obligations. Ordinarily, most depositors – including individuals, corporations and small businesses – can claim back up to EUR 100,000 of their deposits (or EUR 100,000 for each eligible account holder if it's a joint account). However, there are important exclusions which apply to certain depositors, which are set out on the website of the GDGS. For further information about the compensation provided by the GDGS refer to: <http://www.gdgb.gi>

Under the scheme (s) customers are entitled to make only one claim per licensed entity regardless of the number of brands or trading names contained within that licensed entity and customers are entitled to make one claim only per licensed entity in the jurisdiction where the deposits are held. Therefore as NatWest brand is operated by RBS International it is not licensed in its own right. A person with a deposit in NatWest and a deposit in RBS International would thus only be entitled to make one claim.

Further details of these schemes are available on request.

NatWest International is a member of NatWest Group. NatWest Group plc - Registered in Scotland No 45551. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The latest report and accounts are available at [Investors.natwestgroup.com](http://Investors.natwestgroup.com). NatWest International places funds with other parts of NatWest Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of NatWest International and the Group based on publicly available information. The latest report and accounts are available at [www.rbsinternational.com/financial-results](http://www.rbsinternational.com/financial-results)

With currency accounts there is an exchange rate risk if the currency is not the depositor's reference currency.