

Digital Services Comparison Table

Features and benefits		Bankline for Communities	Online Banking
Security and Control	Dual approval security options for payments and administration	Yes ¹	No
	Ability to set different user access rights and privileges		
	Comprehensive audit trail of user activity		
Payment Limits	Payment limit per day ²	50k	£50k ³
	Per Faster Payment		£50k
	CHAPS Payment	No	N/A
Payment Features	Create bulk payment lists	No	No
	Import payment files from accounting systems		
	Number of payments authorised at the same time	75	15
	Manage currency accounts (view and make payments)	No ⁴	No
	Make international payments	No ⁵	Yes
Account management	Customise account information in a range of formats	Yes	No
	View images of cheques issued and most credits paid in		
	View statements/balances for accounts held with other banks	No	No
	Set up and amend standing orders	No	Yes
	Maximum number of accounts	999 ⁶	50 ⁷
Mobile applications	NatWest Mobile Banking	No	Yes
	NatWest Bankline Mobile	Yes	No

Standard tariffs and fees

Service Fees	Monthly Service Fee	No charge	No charge
Domestic Payment Fees	Faster Payment	No charge	35p ⁸
	Immediate		
	Next day / future dated	35p ⁸	
	CHAPS	N/A	N/A
International Payment Fees	All Currencies except Euro - Worldwide		
	International Transfer ⁹	N/A	£15
	Standard International Transfer	N/A	N/A
	Currency Payment to other NatWest Accounts	N/A	£0
	Euro - Worldwide		
	International Transfer ⁹	N/A	£15
	Standard International Transfer	N/A	N/A
	Currency Payment to other NatWest Accounts	N/A	£0
	SEPA Credit Transfer ¹⁰	N/A	£0
	SEPA Direct Debit Claim		
SEPA Direct Debit Claim	N/A	£0.35	

¹ You can set different fixed roles which are not editable.

² To make payments above these levels, cheque and CHAPS are available in branch or by fax.

³ Except for “whitelisted” bill payments (payments to known third party bill providers, selected from a prepopulated list) where there’s a £50k limit per transaction, but no daily payment limit.

⁴ You can view currency accounts.

⁵ International payments are only available in branch.

⁶ Per Business entity. 3rd party accounts are not available.

⁷ Per business entity. Each business entity requires separate login credentials.

⁸ If you’re a not-for-profit organisation and your annual credit turnover doesn’t exceed £100,000 we’ll offer you free banking on the Business Current Account.

⁹ Also known as Urgent Transfer. Agents’ charges may also apply.

¹⁰ All EU, EEA and Non-EEA countries are included. A valid IBAN is required.