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FCA Service Measures

The Financial Conduct Authority requires us to publish the following information about our personal current accounts:

How and when you can contact us to ask about the following things:				
	24-hour help?**	**Telephone**	**Internet banking**	**Mobile banking**
Contact details		**03457 888 444** Relay UK*: Dial **18001** and then **03457 888 444**	**Link here**	**Link here**
Checking the balance and accessing a transaction history	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Sending money within the UK, including setting up a standing order	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Sending money outside the UK	✓	✓ (Monday to Sunday, 08.00 - 20.00)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Paying in a cheque	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Cancelling a cheque	✓	✓ (Monday to Sunday, 08.00 - 20.00)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Cash withdrawal in a foreign currency outside the UK	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
A lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
A Direct Debit, or allowing someone to collect one or more payments from your account using your debit card number	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Third party access to an account, for example under a power of attorney	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Problems using internet banking or mobile banking	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Reporting a suspected fraudulent incident or transaction	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Progress following an account suspension or card cancellation, e.g. following a fraud incident	✓	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available	✓	✓ (Monday to Sunday, 08.00 - 20.00)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)

Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account or queries you can raise in one of our branches.

* Relay UK is a service aimed at supporting our hearing impaired or speech impaired customers. To use this service, customers will need to download the Relay UK app or when using a text phone prefix our telephone numbers with **18001**. Further information on Relay UK is available here: **https://www.relayuk.bt.com/**

** An asynchronous secure messaging service is available through the mobile banking app and eBanking, Monday to Sunday, 24 hours a day.

How and when you can use your bank account to do the following things:

	Telephone banking	Internet banking	Mobile banking
Contact details	**03457 888 444** Relay UK*: Dial **18001** and then **03457 888 444**	**Link here**	**Link here**
Checking the balance	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Accessing a transaction history	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Sending money within the UK	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Setting up a standing order	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Sending money outside the UK	Not possible**	✓ (Monday to Sunday, 24 hours)	✓ (Monday to Sunday, 24 hours)
Paying in a cheque	Not possible	Not possible	✓ (Monday to Sunday, 24 hours)
Cancelling a cheque	✓ (Monday to Sunday, 08.00 - 20.00)	Not possible	Not possible

Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account or actions you can take in one of our branches.

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** Premier customers are able to make overseas payments via Telephone Banking.

Information about operational and security incidents

We are obliged to notify the Financial Conduct Authority if we become aware of a major operational or security incident which prevents our customers from using our payment services.

	In the 3 months between 01 July 2026 and 30 September 2026*	In the 12 months between 01 October 2025 and 30 September 2026*
Total number of incidents reported	3	14
Incidents affecting telephone banking	0	1
Incidents affecting mobile banking	0	6
Incidents affecting internet banking	0	3

* These numbers include incidents that impact other members of NatWest Group.

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data. The most recent summary is available **here**.

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us **here**.

Opening a current account with us

Go to **personal.natwest.com/personal/current-accounts/what-do-you-need-to-open-a-current-account.html** to find out how you can open an account, and what information and documents you need to give us to open an account.

What is the interest rate being charged on our products?

Product	Range of annual interest rates payable for arranged overdrafts on 30/09/2026	Annual interest rates payable for unarranged overdrafts on 30/09/2026	Refused payment fee on 30/09/2026
Select/Select Platinum/Select Silver/ Reward Platinum/Reward Silver/Reward	39.49%	39.49%	£1.55
Graduate	39.49%	0.00%	£1.55
Premier Select/Reward Black	34.49%	34.49%	£1.55
Select Lower Rate	19.49%	19.49%	£1.55
Tailored	0.00%-39.49%	0.00%	£1.55
Student	0.00%	0.00%	£1.55
Select Silver (Credit Restricted)	N/A	N/A	£1.55
Foundation	N/A	N/A	£0.00

How do our overdrafts compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Information about the overdraft pricing in the period between 01/07/2026 and 30/09/2026

Product	Advertised APRs during this period
Select/Reward/Reward Silver/Reward Platinum/Graduate	39.49%
Premier Select/Reward Black	20.10%
Student	0.00%
Select Lower Rate/Select Platinum/Select Silver/Select Silver (Credit Restricted)/ Select with Overdraft Control/Black/Tailored/Foundation	N/A

How quickly do we open personal current accounts?

We give customers an account number and enable them to start paying into the account:

the same day, for **0%** of customers;

on average, in **1** day; and

within **1** day for 99% of customers

These figures are based on the time taken from our receiving all the information and documents we ask for at **personal.natwest.com/personal/current-accounts/what-do-you-need-to-open-a-current-account.html**, in a case where we don't need any further information or documents to open the account.

How quickly do we give customers a debit card?*

Once an account is open, we give customers a debit card:

the same day, for **0%** of customers;

on average, in **5** days; and

within **10** days for 99% of customers

* These figures are calculated from when a customer has an account number and can pay into the account to the point when the service is received.

How quickly do customers get internet banking?*&**

Once an account is open, customers have internet banking:

the same day, for **0%** of customers;
on average, in **8** days; and
within **8** days for 99% of customers

* These figures are calculated from when the customer has an account number and can pay into the account to the point when the service is received.

** Internet Banking is when you can access all the services to enable you to set up payees and make payments which requires the registering of Biometric in the mobile app or card reader for additional payment security. When you first log in to Internet Banking, you can undertake some activities including viewing account balances, transferring money between your own accounts, initiate some payments to a list of preferred suppliers and download statements. Our 8 day average figure is based on our full Internet Banking service and is dependent on you holding a working account number and registering for Biometric in the mobile app or requesting a card reader on the same day that you have registered for Internet Banking.

How quickly is an overdraft available?*

Once an account is open, the overdraft is available:

the same day, for **0%** of customers;
on average, in **1** day; and
within **1** day for 99% of customers

* These figures are calculated from when a customer has an account number and can pay into the account to the point when the service is received.

Replacing a debit card

How quickly do we replace debit cards that have been lost, stolen or stopped?

the same day, for **0%** of customers;
on average, in **5** days; and
within **10** days for 99% of customers

To open any of our accounts, a new customer will need to provide us with the documents and information set out **here**. We may request additional information or documents in individual cases.

You can open an account:

Without visiting a branch	✓
Where a visit to a branch is required, without an appointment	In some cases
By sending us documents and information electronically	✓
By post	✗

The requirement to publish the Competition and Markets Authority independent service quality survey results for personal current accounts can be found **here**.

Find out how we support all personal customers **here**.