

Some changes we'd
like to tell you about



NatWest

February 2019

Hello,

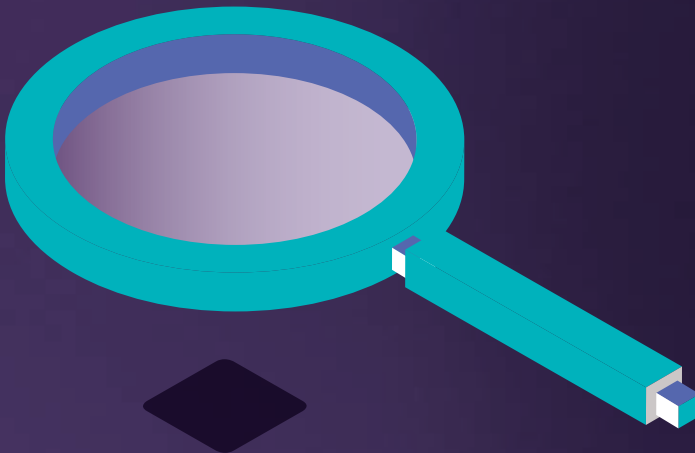
We're making some important changes to our products and services. This brochure explains what they are and how they might affect you. It's important that you read these changes, so you're aware of anything that might be different for you.

If you have any questions, please speak to your usual bank contact.

We look forward to helping you with whatever banking service you need.

Kind regards,

Business Banking Team



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GDPR privacy notice update

As part of implementing the new General Data Protection Regulation (GDPR) rules, we’re updating our terms and conditions to remove our old privacy notice. We’re replacing it with new Client Confidentiality wording (enclosed in this mailing). We’re required to give you 60 days’ notice of this change. So these changes won’t take effect until 8th April 2019.

Changes to our Terms

Replacing our Privacy Policy with new Client Confidentiality wording

As a business customer, you'll notice some changes to our Terms and Conditions (the Terms). These changes will become effective on 8th April 2019, unless otherwise stated.

So, what's changing?

Your information

We wrote to you last year to tell you about new UK data privacy law which enhances your rights around how we and others use and store information about you. As a reminder, you can find our new privacy notice, which tells you all about this, at:

natwest.com/privacy

Following these changes we're removing the old wording in the 'Your Information' section of your Terms and updating it with new wording to reflect your enhanced rights. We've enclosed the full Client Confidentiality wording for this section of your Terms with this brochure.

You can see the updated Terms at **natwest.com/terms** by entering the code **YBRUT**.

Your usual bank contact, will be happy to provide copies of your full product terms on request. They can also help with any queries you may have.

Where to find the Business Quick Deposit Service Terms

We're removing the Business Quick Deposit Service section in your Terms. You can now find separate Business Quick Deposit Service terms at **natwest.com/terms** using Terms code **YBRUT**.

Looking after your money, even after we're closed

We're adding some Terms about the Night Safe Service which you can find in section 3.6 of the Business Account Terms.


Our Night Safe Service allows you to deposit money outside branch opening hours. If you use this service, the cash will be credited to your account on the next business day.

The container(s) must always be used when money is deposited in the Night Safe, and containers are deposited in the Night Safe solely at your own risk.

The containers will remain our property, but you'll be responsible for the strict control of containers, keys, punches and seals, ensuring that they're exclusively used by either you or your agent(s).



View your Business Account Terms at
natwest.com/terms using Terms code **YBRUT**



Our new, faster cheque clearing system

In March 2018 we wrote to you about introducing a faster way to process UK GBP cheques. This will mean payments clear within two working days (rather than the current six).

How we're doing this

We'll be able to clear cheques more quickly due to a new Image Clearing System. It's a mandatory, industry-wide change that's being gradually introduced by the Cheque & Credit Clearing Company (C&CCC) and all UK Banks and Building Societies have started to move to this system.

When will this happen?

We've been phasing this new system in since October 2017. So you may already have noticed some of your cheques taking less time to clear – though you may still want to allow up to six weekdays. We're now rolling this system out, across all our branches and Voucher Processing Centres and over time you may see cheques clear within different timescales. However, as the final introduction depends on all UK Banks and Building Societies being ready, we have to work to this timetable. This process is expected to complete in 2019.

Want to know more?

You can see a diagram of how the new system works below.

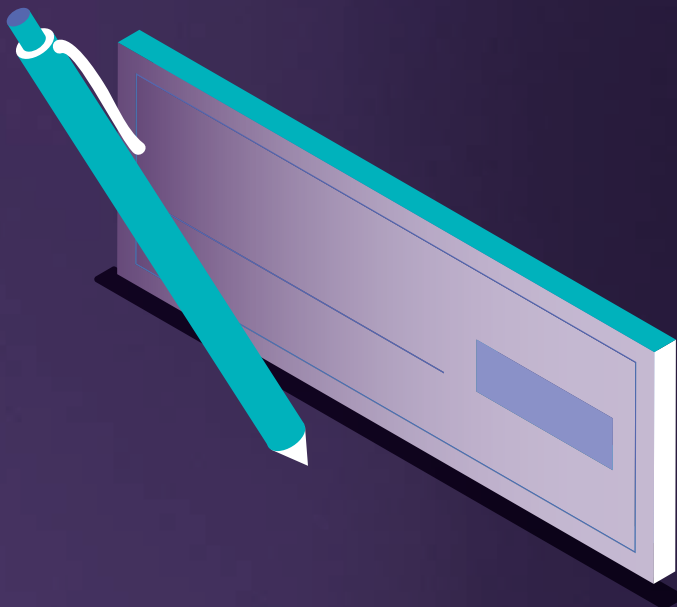
You can also find more information on the new system and any additional instructions on unpaid cheques at

business.natwest.com/business/natwest-business-bankingsupportcentre.html

	Weekday 1 T+0	Weekday 2 T+1	Weekday 3 T+2	Weekday 4 T+3	Weekday 5 T+4	Weekday 6 T+5	Weekday 7 T+6
Existing Timescales	Cheques paid in		Interest paid		Withdraw funds		Certainty of fate
New Image Clearing System Timescales	Cheques paid in	Interest paid Withdraw funds Certainty of fate					

T = Transaction date

Working days = Monday to Friday excluding bank holidays.



How to get copies of revised Terms

The Terms will take effect on 8th April 2019. You can view them at natwest.com/terms using Terms code **YBRUT**.



Keeping your money safe and secure

We know how important it is to protect your business from fraud. That's why we've created our 'Detect and Protect – Fraud and Cybercrime' booklet. You can read and download it for free at natwest.com/businessonlinesecurity

It gives you:



insights, facts and figures on how fraud has impacted the market and ways it could affect your business



hints and tips on how you can protect your business



information to help you stay one step ahead of the fraudsters.



You can also find out about protecting your business from 'Vishing' by watching our video at natwest.com/businessvishing



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