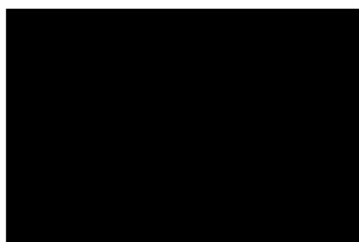


**NatWest****Helpful
Banking**

15213/01032

Important changes to your Advantage Gold Account

We want to let you know that we'll be making changes, some will take effect immediately and others from **17 February 2013**.

You'll find a summary of the main changes over the page. For full details, please also read the enclosed leaflet 'Important changes to your Advantage Gold Account'.

Here's a quick overview:

- **Monthly account fee** – This will increase from £12.95 to **£15 per month**. For the past four years we've kept the fee the same, but have had to review this now with the cost of benefits rising.
- **Benefits being changed** – We're improving your Car Breakdown Cover and updating Mobile Phone Insurance.
- **Benefit being added** – National Trust Days Out for you and your family to enjoy.
- **Benefits being removed** – Identity Theft Protection, Purchase Protection, Privilege Card Attractions and discounts and preferential rates on a fixed list of our other products.
- **Your new General Terms** – We have made these shorter and easier to understand. You'll find these Terms enclosed to read and keep for future reference.

If you'd like to talk about these changes, please get in touch. We also offer a range of current accounts to suit different needs, both with and without monthly account fees. Talk to us to find out more or visit natwest.com/goldchanges

Yours sincerely,

Simon Turner
Head of Current Accounts

From 17 February 2013
your Advantage Gold
benefits will include:

- Worldwide Multi-Trip Travel Insurance
- Mobile Phone Insurance
- Car Breakdown Cover
- National Trust Days Out
- Accidental Death Insurance
- Extended Warranty
- Preferential foreign currency exchange rates
- Up to 10% savings on travel bookings

Membership Services:

0845 300 3695

(Minicom 0800 917 0525)

We're here to help



Talk to us
in branch



Call us on **0845 366 5585**
(Minicom 0845 900 5961)



Visit
natwest.com

Turn over
for more on
benefit changes

Changes to your Advantage Gold benefits

Benefits being changed



Car Breakdown Cover

From 17 February

We have improved your cover, which means that for no extra cost, if your car can't be fixed at the roadside, Green Flag will tow you any distance to a repairer of their choice within the UK. Previously you would have been charged if the tow to a repairer was more than 10 miles.



Mobile Phone Insurance

Effective immediately:

- your phone is automatically covered – there's no need to register. However, giving us your phone details in advance may save time if you need to make a claim.
- if your phone is lost, stolen or damaged, you have 10 days to report your claim to us (previously 2 days).

From 17 February:

- the claim excess is increasing from £25 to £50, or £100 for iPhones. This change is due to the value of handsets and cost of repairs increasing over the past few years.

Benefit being added



National Trust Days Out

From 17 February

Discover the rich heritage of the UK with two family day passes each year (worth £64) for two adults and three children (under 18). Choose from over 300 selected sites including historic houses, parks and nature reserves throughout the UK. We'll be in touch soon with more information about this new benefit.

Benefits your account continues to offer



- **5 Star Defaqto-Rated Worldwide Multi-trip Travel Insurance**
Quality cover for you and your family, all year round – including winter sports. Conditions apply.
- **Accidental Death Insurance**
Provides up to £15,000 if you die in an accident.
- **Extended Warranty**
Register up to six of your household electrical items per year, giving you an extra year of cover.
- **Travel Money**
Preferential exchange rates on travel money, with complimentary home delivery.
- **Travel Service**
Save up to 10% on holidays booked with major operators, through our Travel Service.

To check out our range of current accounts visit natwest.com/currentaccounts

Benefits being removed

You will not be able to use these from 17 February 2013

Banking offers on our other products

Preferential discounts or rates on a set list of our other products will no longer be offered on an ongoing basis through Advantage Gold. Promotional offers that you may be able to take advantage of will be available from time to time in branch and online. **The terms of any existing arrangements you have in place will not be impacted by this change.**

Privilege Card Attractions

20% off entry price at a range of UK attractions. Removed as we have introduced a new benefit – National Trust Days Out.

Purchase Protection

Insurance for purchases over £50 made with your NatWest card(s) if they are accidentally damaged, lost or stolen. Claims made before 17 February 2013 will be unaffected.

Identity Theft Protection

Card monitoring, credit reports and cover for expenses incurred in defending and restoring your credit status after fraudulent activity. Claims made before 17 February 2013 will be unaffected.

You will continue to receive protection should you suffer a loss as a result of an unauthorised transaction on your account through no fault of your own.

Remember to read the enclosed 'Important changes to your Advantage Gold Account' leaflet for full details of all changes.

To get the most out of your Advantage Gold Account visit natwest.com/advantagegold

We're making managing your account easier



24-hour banking

If you are an Online Banking customer you can check your balance and move money between your accounts, wherever you are, from the palm of your hand (using our free iPhone, iPad, BlackBerry or Android apps). To use a NatWest app you must have a UK mobile number starting 07. Data download charges may apply.



Text Alerts

We offer a range of alerts to help you stay in control, such as texting you your weekly balance or to let you know when we send you a new PIN number. To find out more or sign up, visit natwest.com/alerts



Emergency cash

If your card is lost or stolen you can withdraw up to £300 (if you're registered for telephone or online banking) or up to £60 (if you aren't registered) of your money from NatWest, RBS or Ulster Bank cash machines as long as the funds are available in your account. You'll need to have a minimum of £25 available in your account to use this service.



Go paperless

You can register to receive your account statements and other communications, like this one, by email. To find out more visit natwest.com/paperless