

Savings

Application form

Welcome

With an RBS International account, you will benefit from a wide range of financial services, specially developed to make managing your finances as easy as possible.

We welcome you to RBS International and thank you for choosing us. To help us decide whether we can provide you with the services you have asked for, please answer all the questions on this form.

Savings Account application

Your information

For details of how we and others will use your information, please look for the padlock symbol and in the accompanying Terms and Conditions or contact your branch.

Before completing this application form you must read the 'Savings brochure', Terms and Conditions, 'Rates' and 'Fees' leaflets. These contain all the information you need to be aware of before opening your savings account. If you do not have all of the above items please contact any branch to obtain those you are missing.

Please complete in BLOCK CAPITALS and black ink.

I/We would like to apply for Gold Deposit Instant Savings Tracker Offshore Gold 60

I/We would like to open a Sole account Joint account

Telephone number (home)

Telephone number (business) extn

Mobile telephone number

E mail address

Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Number of dependants

Residential status Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

1.1. Employment details - main applicant

Occupation

Are you Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced

If self-employed please state date established

Gross annual salary £

How are you paid? Cash Cheque Mandated to RBS International Mandated elsewhere n/a Other

If other, please specify

How often are you paid? Monthly Fortnightly Weekly Other If other, please specify

1.2. Current banking details - main applicant

Main bank

Account number Sort code

Type of account

Date of joining main bank

Do you have a Cheque card Payment/Debit card

Telephone number (home)

Telephone number (business)

Mobile telephone number

E mail address

Memorable word (Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Number of dependants

Residential status Home owner Tenant-Furnished Tenant-Unfurnished Living with parents Other

If other, please specify

2.1. Employment details - second applicant

Occupation

Are you Employed Self-employed Unemployed Homemaker Retired

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced

If self-employed please state date established

Gross annual salary £

How are you paid? Cash Cheque Mandated to RBS International Mandated elsewhere n/a Other

If other, please specify

How often are you paid? Monthly Fortnightly Weekly Other If other, please specify

2.2. Current banking details - second applicant

Main bank

Account number Sort code

Type of account

Date of joining main bank

Do you have a Cheque card Payment/Debit card

2.3. Financial status - second applicant

Have you ever been insolvent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors?

Yes No

If yes, please provide full details on an attached sheet.

2.4. Card details - second applicant

Gold Deposit and Instant Savings Tracker

Please send my
ATM card to me

OR

Please arrange for me to collect my ATM card from my branch

Your card will normally be produced to show your title, first name, initial of any second name and your surname, e.g. Mr Peter J Richards. If you do not wish to use a courtesy title or wish some other name to appear on your card please provide details below:

3. Your account

I/We enclose a
cheque for

£

payable to self/selves

OR

I/We request the
sum of

£

to be transferred from
account number

Sort code

I/We elect to have interest credited to my/our savings account

OR

credited to the following account number held at the same branch and sort code

4. Account information

About your account – please summarise the reason and purpose of opening this account.*

Source of funds – please provide a full statement as to the activity which generates funds for the account.*

Source of wealth – please provide a full statement of the activities which have generated your total wealth.*

* The Bank may require you to supply evidence to support the information you have provided.

If you are not locally resident in the jurisdiction where the account is to be domiciled, please provide an explanation for the account.

5. Internet and Telephone Banking (You must be over 16 to qualify)

Here at RBS International we recognise that our customers have different requirements when it comes to banking and that those differences extend to how you wish to bank with us electronically and by telephone.

Digital Banking - our comprehensive sterling only Internet Banking service. Provides detailed account information with the ability to make sterling payments, account transfers and manage standing orders and Direct Debits plus other features.

24x7 Telephone Banking - designed for customers who do not have internet access, or prefer to access account information over the phone day or night.

How to enrol - when your account is opened you will automatically be enrolled for Digital Banking and 24x7 Telephone Banking. Shortly after your account is opened you will receive in the post your registration letter which provides full details on the security procedures required to get you started.

RBS International ibanking - In addition to our Digital and 24x7 Telephone Banking services we also offer RBS International ibanking. This service is ideal for customers who wish to maintain accounts in more than one currency or prefer the freedom to make same day sterling or international payments with ibanking plus. If RBS International ibanking is of interest to you, you have the flexibility to follow the self registration process on our website once your account number has been confirmed.

If you are an existing customer please indicate if you are already registered for RBS International ibanking. Yes

No

6. Residents of the European Union

If you are a resident in the European Union a retention tax will be deducted from any interest earned unless you can provide evidence to show that you are exempt from the measures of the EU Savings Tax Directive. Alternatively you may authorise us to exchange information with the tax authorities. For accounts opened in Gibraltar by EU residents who live outside the UK this exchange of information will be automatic. Any previous instruction provided in respect of existing accounts will be applied automatically to this new account.

Please tick here if you would like to receive our Guide to the EU Savings Tax Directive. This booklet also contains election forms to confirm your exemption or a preference to exchange information.

7. Declaration and signature(s)

1. I/We have read and accepted the Terms and Conditions to the applicable account(s).
2. I/We apply for an ATM card and accept and agree to be bound by the conditions of use.
3. I/We authorise you to make any enquiries you may deem necessary in connection with this application and understand you may decline this application without being required to state a reason.
4. I/We understand that if I am/we are dissatisfied with my/our choice of account and decide to close the account or switch, with your approval, to another account within 14 days of the first payment into the account, no extra charges will be payable. I/We accept that to instruct you to do so, I/we must confirm my/our decision in writing addressed to my/our branch.

For accounts in joint names only

We request and authorise you:-

1. To withdraw funds from the account in our names with cheques or withdrawals signed by either or the survivor of us.
2. To release items held in security or safe custody on the written instructions of either or the survivor of us.
3. Subject to any right, mortgage, charge, lien or claim you may have on the death of any one of us to hold the balance of the account(s) to the order of the survivor or survivors of us or to the order of the personal representative(s) of the survivor.

Credit reference agencies

We may obtain information about you from credit reference agencies to verify your identity.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in one or both boxes.

Letter Phone

We would also like to keep you informed via the e-mail address and mobile number you may have provided earlier in this form. May we keep you informed by electronic means, such as e-mail and mobile messaging?

Yes No

Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

All applicants sign here

Main applicant

Signed

Date _____

Second applicant

Signed

Date _____

Please make sure you also sign the signature verification on page 8.

8. Signature verification - specimen signature(s) (to be completed for all accounts)

Please provide us with a copy of your signature(s) in the space below. Please use black ink and ensure that signature(s) are kept within the boxes.

Main applicant

Signed

Date _____

Second applicant

Signed

Date _____

The Mandate Centre

9. Standing order

If you wish to set up a standing order to your account please complete this form and return it with your completed application form.

Bank

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Please debit my account number Sort code

and credit my Gold Deposit account/Instant Savings Tracker or Offshore Gold 60 account until further notice, as detailed below.

Amount of payments

Date of initial payment

Frequency of payments Monthly Quarterly Half yearly Annually

Payments to be made to account number (branch to complete)

In the name of

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Branch sort code

Signed

Date _____

Please take your completed application and identification to your nearest RBS International branch.

For bank use only Please use black ink

Sort code Account number

Account short name

Main applicant

Surname

First name

Second applicant

Surname

First name

Operations by: Either or survivor OR both to sign

(Complete joint account mandate together with the authorised signatory sheet and forward with this form. If Third Party Mandate or Power of Attorney, forward copy of mandate with this form)

Verified at branch by

Staff signature ID number

Date

For bank use only

Application ref. number

A/C number allocated

Details of ID obtained

ID number customer

ID number: joint customer

The Royal Bank of Scotland International Limited (RBS International). Registered Office: PO Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man, IM99 1NJ. Licensed by the Financial Supervision Commission of the Isle of Man to take deposits and carry on investment business and registered with the Insurance and Pensions Authority in respect of general business.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

RBS International is not an Authorised Person subject to the rules and regulations made under the UK Financial Services & Markets Act 2000, and therefore deposits made with branches, all of which are outside the UK, are not protected by those rules and regulations covered by the UK Financial Services Compensation Scheme. As at 31 December 2008 RBS International's paid-up capital and reserves exceeded £1,292 million.

UK resident depositors may be subject to declaration and taxation of resulting income.

Copies of our most recent audited accounts are available for inspection on request.

RBS International Isle of Man branch is a member of the Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2008. Further details of the scheme are available on request.

RBS International 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: www.dcs.gg. Telephone: +44 (0) 1481 722756. Post: PO 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.

Disclosure: RBS International is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 90312. Registered office: 36 St Andrew Square, Edinburgh, EH2 2YB. The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The latest report and accounts are available at www.investors.rbs.com

Disclaimer: RBS International places funds with other parts of its Group and thus its financial standing is linked to and may be dependent on that of the Group. Depositors may wish to form their own view on the financial standing of RBS International and the Group based on publicly available information. The latest report and accounts are available at www.rbsinternational.com/financial-results

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.

Calls may be recorded.