

Personal Treasury Accounts

Instant Access and Fixed Term

Personal Treasury Accounts

Instant access to your funds with a Cash Management account and the option of a Fixed Deposit (at a rate which will remain unchanged until maturity), all within the one account number. The instant access Cash Management account gives you daily access to your funds, with interest rates fluctuating in line with the money market.

With our Fixed Deposit option, no matter what happens to interest rates generally, you will always know exactly the rate of interest your funds are earning on deposit. You decide how long you want to place your money on deposit, with terms available between overnight and five years.

RBS International offers Personal Treasury accounts in sterling and a range of foreign currencies, all of which can be maintained under a single account number. Please ask your branch for further details or give us a call on:

Jersey **01534 285200**

Guernsey **01481 710051**

Isle of Man **01624 646464**

What happens when we accept your application?

If we agree your application we will open your account and send you the following within 10 working days where applicable:

- a statement;
- a fixed deposit confirmation.

Cash Management Account

Instant access to your funds, so you can make sure that your surplus funds are earning an attractive rate of interest.

Minimum balance

A minimum deposit is required to open the account.

- £2,000
- US\$2,000
- €2,000
- £10,000 equivalent for all other currencies

Payment of interest

Interest is calculated daily and paid in March, June, September and December.

Tiered interest rates

The more you invest the higher the interest rate you will receive. As the interest rate applied to your account tracks the money markets it will change without notice.

Additional deposits or withdrawals.

The minimum additional deposit or withdrawal is £250, or currency equivalent.

Statements

Statements are posted half yearly, however, you can request them more often.

Fixed Deposits

Why choose a Fixed Deposit?

A Fixed Deposit is a must for customers who wish to deposit a lump sum for a fixed period of time at a competitive rate of

interest. Fixed Deposits are available in sterling and a range of foreign currencies. Safe from interest rate fluctuations you can enjoy an assured rate of interest until your deposit reaches maturity and the more money you deposit, the higher the rate of interest you'll receive.

A minimum balance is required.

Easy to manage

Managing your Fixed Deposits could not be simpler. The amount you wish to deposit will be taken from your Cash Management account (opened automatically with a Fixed Deposit) and will be repaid on maturity plus interest. In this way you can choose to add additional funds before re-investing or you may wish to reduce the level of your deposit. Should your preference be to re-invest the same amount for the same term, you do not need to do anything as this will happen automatically, saving you time.

Minimum balance

Over 12 months £1,000,000 or currency equivalent

1, 2, 3, 6 and

12 months £25,000 or currency equivalent

7 days £50,000 or currency equivalent

Overnight £500,000 or currency equivalent

Choice of deposit period

You decide how long you want to place your money on deposit. You can choose from overnight, 7 days, 1, 2, 3 or 6 months or 1 year and over.

Payment of interest

Interest is calculated daily and will be credited to the account at maturity.

Tiered interest rates

The more you invest the higher the interest rate you will receive.

Additional deposits or withdrawals.

Additional deposits or withdrawals are normally only allowed at maturity. In exceptional circumstances early repayment of the whole deposit will be subject to an interest adjustment together with an administration fee of £100 or currency equivalent. The minimum additional deposit or withdrawal is £250, or currency equivalent. We require you to advise us prior to sending funds for the credit of your Fixed Deposit account, additions received without instruction are automatically credited to Cash Management.

Statements

Statements are not available for Fixed Deposits. However, on opening, renewal or closure of your fixture, a confirmation is provided showing the balance, maturity date, rate of interest, and amount of interest paid on maturity.

Personal Treasury Account application form

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.

Please indicate the currencies that you are most likely to deposit in your instant access cash management account.

Sterling US dollar Euro Other (please specify)

Fixed Deposit selection

Please specify the amount and currency of your initial deposit. A minimum deposit is required to open the account - £2,000, US\$2,000, €2,000 or £10,000 sterling equivalent for all other currencies.

Currency Fixed Deposit amount

If you require a Fixed Deposit please specify your choice of term below. Minimum balances - overnight £500,000 or currency equivalent, 7 days £50,000 or currency equivalent, 1,2,3,6 and 12 months £25,000 or currency equivalent. Over 12 months £1,000,000 or currency equivalent.

Overnight 7 days 1 month 2 months 3 months 6 months 12 months

Please note that all Fixed Deposits are linked to a cash management account. All of your Fixed Deposit transactions will be routed via your cash management account. For further details regarding this please refer to the Fixed Deposits page of the brochure or contact your branch.

Cheque provided or please transfer from my/our existing account number Sort code

Other, please specify

1. Personal details - main applicant

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Gender Male Female

Full residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence

(Only complete if different to residential address)

Postcode
 Date of birth
 Country of birth
 Town of birth
 Country of permanent residence
 Country of residence for tax purposes
 Nationality
 Relationship status Single Living with a partner Married/In a civil partnership Widowed/Surviving civil partner Divorced/Separated/Dissolved
 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 (State self-employed if appropriate)

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

Branch

Type of account

Date of joining main bank

Do you have a Cheque card Payment/Debit card

IF YOU ARE OPENING AN ACCOUNT IN YOUR SOLE NAME PLEASE GO TO SECTION 3
FOR ACCOUNTS TO BE OPENED IN JOINT NAMES PLEASE COMPLETE ALL REMAINING SECTIONS

2. Personal details - second applicant

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Gender Male Female

Full residential address line 1
(Only necessary if different to main applicant)

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

Address for correspondence
(Only complete if different to residential address)

Postcode

Date of birth

Country of birth

Town of birth

Country of permanent residence

Country of residence for tax purposes

Nationality

Relationship status Single Living with a partner Married/In a civil partnership Widowed/Surviving civil partner Divorced/Separated/Dissolved

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

2.1. Employment details - second applicant (State self-employed if appropriate)

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

Branch

Type of account

Date of joining main bank

Do you have a Cheque card Payment/Debit card

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

Signature

Date

Second applicant

Signature

Date

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 no.

Date

For bank use only

Application ref. no. A/C no. 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.

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.

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

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

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.

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.