Notice of Variation

Coutts

Notice of Variation

This notice outlines some important updates to your agreement with us, which will take effect on **1 December 2026** unless otherwise stated. We’ve made these changes to make your agreement with us clearer and improve our services. To help you easily find these, we’ve highlighted the amended clauses in the right-hand column.

Commercial Banking Conditions of Use

What’s changing	Where to find these changes
We’ve clarified when we may not follow instructions, including where fraud is suspected, the instructions appear unusual, contains a profanity or abusive language, further checks are needed or if we think you have breached the Agreement between us in any way. We’ve also simplified how we explain decisions, noting we may not always provide reasons due to legal or security constraints.	**Business Current Account** Clause 4
We’re making changes to how beneficiary addresses are entered when you make certain payments. You may need to provide additional details (such as town/city and country) using new individually named fields. This is part of an industry-wide update.	**Business Current Account** Clause 9
We’re updating our terms to clarify Eurochange Currency Delivery timescales, process and future dated order rates.	**Business Current Account** Clause 9
We’ve clarified that we may close your account on less than 90 days’ notice if you behave in a threatening, violent or offensive manner towards, or in the presence of, our staff.	**Business Current Account** Clause 22

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We've updated the wording to clarify the purposes for which we may share your information within the NatWest Group and with third parties, to carry out our business activities as a group of companies and to provide you with products and services.	**Business Current Account** Clause 23
We're updating our terms to clarify Business Reserve and Commercial Notice Accounts cannot be used to hold Client monies.	**Business Reserve Account** Clauses 1 and 4
We've introduced wording to clarify where you can find details on how we may use your information including the purposes for which we may share your information within the NatWest Group and with third parties, to carry out our business activities as a group of companies and to provide you with products and services.	**Call Deposit Terms for Commercial Clients** Clause 1 **Fixed Term Deposit Terms for Commercial Clients** Clause 1
We're changing our terms so trusts can appoint Administrators to help manage online banking access. The trust must make sure each person has the right level of access, including for payments. To help protect trust money, beneficiaries cannot normally use online banking or make payments from a trust account. In limited cases, such as certain bare trusts, we may allow this where the right checks and authority are in place. We may limit or stop access if these rules are not followed.	**Online Service Terms** Clause 1

Clients Reserve Account Conditions of Use

What's changing	Where to find these changes
We've clarified that we may close your account on less than 90 days' notice if you behave in a threatening, violent or offensive manner towards, or in the presence of, our staff.	Clause 11

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Composite Account Conditions of Use

What's changing	Where to find these changes
We've clarified that we may close your account on less than 90 days' notice if you behave in a threatening, violent or offensive manner towards, or in the presence of, our staff.	Clause 8

Notice Account for Commercial Clients Conditions of Use

What's changing	Where to find these changes
We're updating our terms to clarify Business Reserve and Commercial Notice Accounts cannot be used to hold Client monies.	Clause 3

A Guide to using the Currency Order Service for Home Delivery

What's changing	Where to find these changes
We're updating our Eurochange guide to clarify Eurochange Currency Delivery timescales, process and future dated order rates.	**Currency Order Service for Home Delivery**

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Safe Custody Service Conditions of Use

What's changing	Where to find these changes
We're updating our terms to clarify who can open a Safe Custody arrangement and when third parties may act on your behalf.	Clause 2
We're updating our terms to clarify eligibility, storage restrictions, access times, deposit and withdrawal processes, special item conditions, storage limits, and when we may require you to remove items or take action.	Clause 3
We're updating our terms to clarify that fees may vary depending on the type of item and how it is stored or handled, and that how and when we charge for the service may change.	Clause 8
We're updating our terms to clarify that we may make changes to how the service operates, including how it is charged.	Clause 9

BACS/BACSTEL IP Terms and Conditions

What's changing	Where to find these changes
We've updated our Bankers' Automated Clearing Services (BACS) terms to reflect some changes we've made to our processes. If we need to close your BACS service, we'll now give you at least 90 days' notice and provide a reason for the closure. There are some limited situations where we may need to close your service immediately without providing a reason, but these are detailed in your BACS terms.	**BACS/BACSTEL IP Services Bureau Terms and Conditions** Clause 8 **BACS/BACSTEL IP Services Client Terms and Conditions** Clause 19

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Advice and Investment Services Terms

What's changing	Where to find these changes
We updated the terms on 1 December 2025 to reflect the increase in the FSCS deposit protection limit to £120,000.	**Core Terms** Clause 15
We want to clarify that if you hold investments under our Execution-Only Dealing service, we provide only a limited tax reporting service. We do not provide tax advice for these investments. Additionally, we do not accept responsibility for determining, calculating, or reporting the tax treatment of any income, gains, losses, or other tax consequences.	**Execution only Dealing Service Additional Terms** Clause 4

Investment Services Fee Tariff

What's changing	Where to find these changes
We're providing more detail on the application of investment platform fees for scenarios where they are applied to more than one investment account and how you can contact us for further information.	**Investment Platform Service**
We have removed the details of the margin we charge on foreign exchange transactions and provided a link to information on margin on our website for easier access.	**Additional Information**

Airport lounge access with Priority Pass™

From 6 January 2027, the fee charged by Priority Pass™ to access participating lounges will increase from £24 to £28. Whilst cardholders will continue to receive up to four complimentary lounge visits each year, any additional visits above this allowance, or visits by accompanying travellers, will be charged at the new rate of £28. You can stay informed with the latest Priority Pass™ lounge fees by visiting **www.prioritypass.com/couttsbusinesscard** or contacting Coutts Card Services. So that you always have the latest information, we will no longer include the fee within our Business Card documentation. Please let all cardholders know about this change.

If you would like this document in another format such as Braille, large print or audio, please let us know.