



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.

Private Client Core Terms

What's changing	Where to find these changes
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.	Core Terms Clause 5 Schedule Account Operations Clause 2
We're clarifying that payment reference fields should not be used for offensive wording, such as a profanity or abusive language.	Core Terms Clause 6
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.	Core Terms Clause 12
We're updating our terms to clarify Eurochange Currency Delivery timescales, process and future dated order rates.	Schedule Account Operations Clause 2

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Call Deposit Terms – effective 1 July 2026

We're including the changes that took place earlier in the year, which reflect how interest payments, statement frequency, joint accounts and account closures work in practice.

What's changing	Where to find these changes
We're clarifying that any withdrawal may be refused, should your balance fall below the minimum balance.	Clause 2
We're clarifying how we calculate interest on your Call Deposit Account and how you can contact us for further information.	Clause 3
We're changing the frequency of interest from semi-annually to monthly.	Clause 3
We're clarifying the notice period in the event we decide to close your Call Deposit Account.	Clause 5
We're adding a clause to clarify how we accept instructions in the event of the death of one of the account holders.	Clause 5
Statements will now be provided on a monthly rather than quarterly basis.	Clause 6

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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Private Client Banking Tariff

What's changing

Where to find these changes

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.

Transaction and Service Fees

We're updating the tariff so that changes to our Base Rates will no longer be advertised in national newspapers. Base Rate information will remain available on the Coutts website and in our offices. We will continue to provide information about changes to these rates in your account statements. This change does not affect how the Coutts & Co Base Rate or Coutts Currency Base Rate is calculated, or when either rate changes.

Standard Overdrafts

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

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Thank You From Coutts Terms

What's changing	Where to find these changes
Any issues relating to a Thank You From Coutts reward must be raised with Coutts 24.	Clause 20

Important Information

What's changing	Where to find these changes
We've clarified 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.	Clause 1

Coutts Cash ISA Terms and Conditions

What's changing	Where to find these changes
We've clarified how ISAs are treated once their tax efficient status ends following death, including the tax implications for any interest earned thereafter, and the ability of administrators or executors to close the ISA during the administration period.	Clause 8

Advice and Investment Services Terms

What's changing	Where to find these changes
We've made clear that, in the event of a death, we need to be told as soon as possible and we need to see the death certificate.	Core Terms Clause 13
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

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We've updated our terms to include details of the Ad Hoc Review Advice Service available since 1 October 2025 for clients who have received decumulation advice through our Financial Planning Advice Service. We've made clear that we will only provide an Ad Hoc Review within five years from when you received either decumulation advice through our Financial Planning Advice Service, or an Ad Hoc Review. The five years starts from the date we issued the Suitability Letter to you.

Advice Service Additional Terms

Clause 1

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

If your Coutts Stocks and Shares ISA becomes void, we'll remove the affected investments, sell them, and pay the cash proceeds into your Coutts account.

Coutts Stocks and Shares ISA Additional Terms

Clause 3

If the administration of your estate has not been completed by the third anniversary of death, then the tax-efficient status of your Coutts Stocks and Shares ISA will end and the investments will no longer benefit from ISA tax advantages.

Coutts Stocks and Shares ISA Additional Terms

Clause 3

We've clarified that if shares or units held in your Coutts Stocks and Shares ISA cease to be qualifying investments under the ISA Regulations and can no longer be sold, we will transfer them out of your ISA and into your execution-only dealing account.

Coutts Stocks and Shares ISA Additional Terms

Clause 4

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Coutts Invest Service Terms and Conditions

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.	Complaints and compensation Clause 16
We've clarified the purposes for which we can share your information within the NatWest Group and with third parties, to carry out our business activities as a group of companies and provide you with products and services.	Your information Clause 19
If the administration of your estate has not been completed by the third anniversary of death, then the tax-efficient status of the Coutts Invest ISA will end and the investments will no longer benefit from ISA tax advantages.	How we will run your Coutts Invest ISA Clause 22

Coutts Invest Junior ISA Terms and Conditions

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.	Clause 24
We've clarified the purposes for which we can share your information within the NatWest Group and with third parties, to carry out our business activities as a group of companies and provide you with products and services.	Clause 26

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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

Coutts Invest 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.	Section 1 Coutts Invest Platform Fee

Airport lounge access with LoungeKey™

Coutts Silk cardholders have access to airport lounges through LoungeKey™. To ensure that the latest entrance fee payable to visit a lounge is easier to find, from 1 December 2026, this will be published at coutts.com/silk and will be removed from our Silk Card documentation. Please therefore visit this page or call Coutts 24 for the latest LoungeKey™ entrance fee. Please ensure that any additional cardholders who may use this service are made aware.

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