

Supporting the needs of all our customers

If you have a current account with us, this table shows the key ways of supporting you when you need us.

How we can help you if you are experiencing money worries		
Dealing with the unexpected	<p>Struggling financially: Get in touch by speaking to our dedicated team using the 'Chat now' button to discuss and understand your individual situation and the options available to you.</p> <p>Helping you to budget and take control of your finances: book a free Financial Health Check.</p> <p>Tools to help you budget: Budget Calculator, Debt Calculator Tool, Overdraft Calculator and Savings Goal Tool.</p> <p>Unexpected bill to pay: arrange an overdraft.</p>	<p>https://personal.rbs.co.uk/personal/life-moments/Struggling-financially.html</p> <p>https://personal.rbs.co.uk/personal/financial-health-check.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/managing-your-money.html</p> <p>https://personal.rbs.co.uk/</p>
Additional help and support	<p>Webchat Service: provides assistance with any general banking enquires and any online banking issues 24x7</p> <p>Webchat Sales: Support new and existing customers with any product enquire or any assistance needed in completing application forms online Mon-Sat.</p> <p>Social Media: Offers assistance to customers by responding to mentions, searches and key words via a range of social media channels 24/7.</p>	<p>https://personal.rbs.co.uk/personal/support-centre.html</p>

How we can help you deal with a major life event		
Contacting us	<p>Wherever and whenever you like with: Mobile banking, Digital Banking, Tablet Banking, Phone Banking, Branch Banking and Community Bankers.</p>	<p>https://personal.rbs.co.uk/personal/ways-to-bank.html</p>
Specialist support	<p>30 Day Breathing Space: To help borrowers struggling to repay their debts.</p>	<p>https://personal.rbs.co.uk/personal/life-moments/Struggling-financially.html</p>
Bereavement	<p>We know that coping with bereavement isn't easy, so we want to help simplify the banking part. We offer free, dedicated Bereavement and Estate Administration services. Find out how we can help in attached link</p>	<p>https://personal.rbs.co.uk/personal/life-moments/bereavement.html</p> <p>https://www.supportcentre-rbs.co.uk/Searchable/997024752/How-do-I-inform-you-of-a-bereavement.htm</p>

<p>Other life events</p>	<p>Getting Married: How much does a wedding cost? Key things to think about, creating a wedding budget using our tools along with top tips.</p> <p>Going on honeymoon or holiday: tools to help plan your holiday and tips on using your credit and debit card abroad, ordering travel money, account travel benefits, travel insurance and our holiday checklist.</p> <p>Moving in together: Tips to help you set up together and talk about how you're going to manage your finances together.</p> <p>Starting a family: Understand what you're entitled to when you're working, see experts thoughts on essential baby buys and tips to help you budget and tools to help you plan.</p> <p>Buying your first home: Get started with our first time buyer mortgage calculators and buyers guide. Sort your mortgage whenever and wherever you want, whether you apply online, by phone or in branch.</p> <p>Home improvements: Tips, see what our bloggers thinks and find out about planning, budgeting, restrictions and the six ways to improve your home.</p> <p>Re-mortgaging: Find out all you need to know including the steps, types mortgages and helpful tools such as mortgage calculator.</p> <p>Buying a rental property: What you should consider before you invest. The buy-to-let process, landlords checklist and costs to consider.</p> <p>Becoming a student: Student accounts and money saving offers. Top tips for preparing for university life and tools to help you save, budget including salary calculator.</p> <p>Buying a car: Things to think about when buying a car, running costs, selling your car and hints and tips to help get you on the road. Tools to compare your borrowing options, loan calculator and savings goal tool.</p> <p>Life after graduation: Supporting your employment needs with tips on CVs, Interviews, Internships, Employment law, HR, Health & Safety and all small business queries. Tools and tips on budgeting, saving, paying your student loan and what our Graduate account offers.</p> <p>Your retirement: Ways to make the most of your time, how to plan ahead, types of pension and our retirement jargon buster. See what you should consider before you invest in rental property and taking control of your spending and budget whilst saving for the future.</p> <p>Divorce or separation: Practical information to help you sort out your finances. Recommend links for counselling, support and information for all relationships.</p> <p>Working life: Helping you cope when you're worried about work. Starting working life, your rights at work, facing redundancy at work. Useful links to make a redundancy plan including a checklist and more.</p> <p>Financial Abuse: If you or someone you know is a victim of financial abuse we can offer support to help you regain control of your money.</p> <p>Caring for vulnerable relatives: Understanding your role, what a Power of Attorney can do and where to get support.</p>	<p>https://personal.rbs.co.uk/personal/life-moments/getting-married.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/travel.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/moving-in-together.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/having-a-baby.html</p> <p>https://personal.rbs.co.uk/personal/mortgages/first-time-buyers.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/home-improvements.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/remortgaging.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/buy-to-let.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/students-and-graduates/become-a-student.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/buying-a-car.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/students-and-graduates/after-graduation.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/retirement.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/separation-and-divorce.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/working-life.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/financial-abuse.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/caring-for-vulnerable-relatives.html</p>
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How we can help you manage your day-to-day money better

<p>Helping you understand your money</p>	<p>Understanding Interest Rates: The impact of Base Rate change for you.</p> <p>Your statement & transaction explained: Stay in control of your finances.</p> <p>Credit cards guide: Simple guide with some useful information about credit cards.</p> <p>Guide to loans: Helping you understand the basics.</p> <p>Helping you to budget and take control of your finances: book a free Financial Health Check.</p>	<p>https://personal.rbs.co.uk/personal/life-moments/interest-rates-changes.html</p> <p>https://personal.rbs.co.uk/personal/ways-to-bank/digital-banking/do-more-with-digital-banking/statement-transactions-explained.html</p> <p>https://personal.rbs.co.uk/personal/loans/loans-help-guides/guide_to_loans.html</p> <p>https://personal.rbs.co.uk/personal/loans/loans-help-guides/guide_to_loans.html</p> <p>https://personal.rbs.co.uk/personal/financial-health-check.html</p>
<p>Helping you develop your financial skills</p>	<p>Key money saving tips/running a bank account: Staying on top of your spending and managing household bills tips.</p> <p>Controlling your overdraft: Tips and advice on creating a budget and sticking to it.</p> <p>Manage your savings: We're here to help you achieve your goal.</p> <p>Social Media: Tips to protect yourself on social media.</p> <p>Security Centre: Everything you need to stay safe and secure.</p>	<p>https://personal.rbs.co.uk/personal/life-moments/managing-your-money.html</p> <p>https://personal.rbs.co.uk/personal/life-moments/managing-your-money/dealing-with-money-problems/controlling-your-overdraft.html</p> <p>https://personal.rbs.co.uk/personal/savings/manage-your-savings.html</p> <p>https://personal.rbs.co.uk/personal/security-centre/social-media.html</p> <p>https://personal.rbs.co.uk/personal/security-centre.html?</p>

Support you may find useful if you have a disability or a physical or mental health condition

<p>Accessing cash</p>	<p>Get Cash: Withdraw money without using your bank card at any NW, RBS or Tesco cash machine. The Mobile App can be used quickly to select the amount of money to withdraw and provides a secure code that stays valid for 3 hours.</p> <p>Near Me: YHelps you to find the nearest NW/RBS branch or cash machine by searching from the users current mobile phone location via the Mobile App or entering/going online.</p>	<p>https://personal.rbs.co.uk/personal/ways-to-bank/get-cash-using-the-app.html</p> <p>https://locator-rbs.co.uk/</p>
<p>Using your account</p>	<p>We offer a number of different ways to bank with us that are secure, versatile and simple</p>	<p>https://personal.rbs.co.uk/personal/ways-to-bank.html</p>
<p>Accessibility</p>	<p>We're always looking to improve our services to help you with your day-to-day banking</p> <p>We work with charities and customers to make reasonable adjustments that help make your banking simpler</p> <p>SignVideo: Video link to a British Sign Language interpreter. The interpreter will support you to discuss your day to day banking queries and transactions.</p> <p>Accessible Cards: Have raised dots and a notch on the side of the card. Font size for telephone numbers on the back is increased by 50%.</p> <p>Translation Services: Where English is not your first language we offer a translation service to ensure we can communicate effectively with you. Please ask a member of staff for this service.</p>	<p>https://personal.rbs.co.uk/personal/accessibility.html</p>

Allowing someone else to help you use your account	There are lots of ways for somebody to help you with your day-to-day banking. A Power of Attorney is a document that allows someone to appoint a person or organisation to manage their affairs if they become unable to do so.	https://personal.rbs.co.uk/personal/life-moments/caring-for-vulnerable-relatives.html
Ways to interact with us	Wherever and whenever you like with: Mobile banking, Digital Banking, Tablet Banking, Phone Banking, Branch Banking and Community Bankers.	https://personal.rbs.co.uk/personal/ways-to-bank.html