

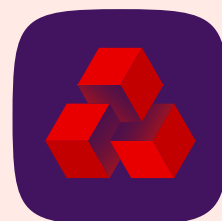
Payit 

Terms for Payit™



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TOMORROW
BEGINS TODAY



NatWest

The meaning of certain words used in these Terms:

The Payee is the company, business, organisation or individual you're making a payment to.

Open Banking means the UK's Open Banking initiative, which NatWest is a participant in. You can find out more information about Open Banking at www.openbanking.org.uk

We/us are the National Westminster Bank Plc (NatWest), registered in England and Wales under number 929027 with our registered office at 250 Bishopsgate, London EC2M 4AA. We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We're entered on the Financial Services Register and our firm reference number is 121878. You can contact us at Payit@natwest.com

Account Provider is the bank or building society that holds the account you want to make a payment from. Where we refer to you this includes each holder of the account from which you want to make a payment from using Payit. You also includes any third parties you've authorised to act on your behalf where the term relates to giving us instructions. You/your refers to any one, both or all of you depending on the context.

Introduction

These terms apply to the agreement between you and us to use Payit. Nothing in these Terms affects the operation of the account you hold with your Account Provider.

1. What is Payit™?

Payit is an online service we provide that allows you to make a payment to a Payee from one of your accounts. Depending on the type of request you receive, you can also use Payit by NatWest to make one or more payments to the same Payee. We'll initiate payments on your behalf using Open Banking. By choosing to pay with Payit, you're authorising us to access your account and instruct your Account Provider to make a payment to the Payee on your behalf. We don't handle your money at any time and there is no fee for our service.

2. When can I use Payit™ and how does it work?

Unless otherwise specified, you don't need to be a NatWest customer to use this service.

If you select to pay by Payit, you'll either:

- (a) be asked to select your Account Provider from a list of banks – you can only use Payit™ to make a payment to the Payee if your Account Provider is on that list; or
- (b) depending on the product or service you're using, your Account Provider might be pre-selected based on your account.

Your account must be a UK sterling account.

Depending on the type of request you receive, you may be asked to enter a payment amount and/or customer reference. You'll be asked to confirm the name of the Payee, the payment amount and your Account Provider. This will be your consent to us to initiate the payment on your behalf. You'll then be redirected to your Account Provider's webpage or mobile banking app where you'll be asked to log in in the usual way and select which account you want to make the payment from. Your Account Provider will only display the accounts you're able to make a payment from using Open Banking. You should contact your Account Provider if you can't see an account you would expect to see. You'll need to check that all the payment details are correct as we can't check them for you.

We'll tell you on the screen if your payment has been initiated successfully or not.

3. How does the Payee get their payment?

Once you have confirmed which account you want to make a payment from, we'll ask your Account Provider to transfer your payment to the Payee. Your Account Provider will normally make that payment using the Faster Payments Service.

Your Account Provider is responsible for making the payment to the Payee. The payment will be subject to your Account Provider's terms and conditions. Your Account Provider may choose not to make the payment in line with the terms and conditions of your account. You should contact your Account Provider directly if there is any issue with your payment.

4. Future dated payments and standing orders

Depending on the Payee and the product or service you're using you may be able to set up a future dated payment or a standing order using Payit.

If you need to make any changes to either of those payments or you decide to cancel them, you'll need to contact your Account Provider directly to do so. We can't amend or cancel a future dated payment or standing order you've set up through us.

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5. Keeping your details safe

When using Payit, don't leave the device you're using unattended and make sure that any information displayed on your device is kept secure.

6. What happens if something goes wrong?

It is important that you check the payment details before confirming that you want us to initiate the payment for you. We aren't responsible for any of the transaction details (such as the amount and payee details) as this information is passed to us by the Payee, the product or service that you're using, or in some instances, you may be asked to set the payment amount. If the payment value is incorrect, we are not responsible for correcting the error, you should contact the Payee before you ask us to initiate the transaction. You are responsible for selecting your debiting account with your Account Provider. If you select the wrong account, we will not be responsible for any loss you suffer as a result.

If you're using Payit to purchase goods or services and have any queries in relation to your order, you should contact the Payee direct.

7. Service availability

Your Account Provider may restrict our access to your accounts for reasons outside of our control. If this happens, it may not be possible for us to ask your Account Provider to make a payment on your behalf and you should pay the Payee using different means.

8. Your information

We will use your information for a number of different purposes including to provide the Payit service to you and to improve the Payit by NatWest service and to meet our legal and regulatory obligations. We may also share your information with third parties who provide a service to us. For more detailed information on how and why we use your information please visit <https://personal.natwest.com/personal/privacy-policy.html>. If you are a RBS, NatWest or Ulster Bank customer, details of you and your transaction will be recorded as per your current account terms.

We will not see or record the online banking log in details which you're prompted by your Account Provider to input.

If your Account Provider contacts us regarding an alleged unauthorised payment and we reasonably suspect that you acted fraudulently, or that you deliberately or with gross negligence failed to keep your online banking log-in details safe, we can share what we know about the circumstances with your Account Provider.

9. Financial conduct authority

The Financial Conduct Authority is the regulator for financial services firms in the UK. If you need to contact them you can do so by calling them on 0800 111 6768 (or +44 207 066 1000 from outside the UK), writing to them at 12 Endeavour Square London E20 1JN or visiting www.fca.org.uk/contact.

10. Making a complaint

If you're not completely happy with Payit, please email us at Payit@natwest.com and we'll do our best to resolve your issue as soon as we can.

If you're not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service, which is an independent organisation that tries to resolve complaints between customers and financial organisations where we've not been able to resolve the complaint ourselves. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR, 0800 023 4567 or visiting www.financial-ombudsman.org.uk/contact.

You may also be entitled to use the European Commission's Online Dispute Resolution platform to resolve your complaint. The platform can be found at ec.europa.eu/odr.

11. The law that applies to these terms

English law applies to these Terms. If there's a dispute between us, you can take legal action against us in any UK court. These Terms and any communications we send to you will be in English.

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