

Mr Albert Sample
1 Sample Street
Sample Village
Sample Town
AB1 2YZ



November 2025



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210333/01UM3RVFK00001

Dear Mr Albert Sample,

NatWest is now looking after you and your loan

Thank you for being a valued customer of Sainsbury's Bank. We appreciate your loyalty and appreciate you choosing us for your loan.

Your loan account has now successfully moved onto NatWest systems. From **3 November 2025**, NatWest became your main point of contact for any questions regarding your loan account.

To make things easier, we've included some helpful information below:

What happens next?

- You will receive your final closing statement from us. All future statements and communications will come from NatWest, and you'll see their contact details on everything you receive.

If you recently closed your account, no action is needed. We still thank you for choosing Sainsbury's Bank.

How can NatWest help you?

- Any arrangements for additional support you had with Sainsbury's Bank have transferred to NatWest unless you asked for them to be removed.
- NatWest may contact you to confirm your support needs. These will be recorded through NatWest's **Banking My Way** service – learn more at natwest.com/banking-my-way
- For broader support, visit natwest.com/life-moments/help-for-every-situation.html

Any questions?

If you have any queries, NatWest will be happy to help; you can reach them on **0345 366 7006**.

Thank you once again for being part of Sainsbury's Bank. We hope your experience has been a positive one, and we're confident NatWest will continue to provide the support you need.

Best wishes,

Robert Mulhall
CEO, Sainsbury's Bank

Find out more



What you need to know



If you're currently on a payment plan, please continue to make payments in line with your agreement. If your account is suspended/closed but you're in the process of clearing the balance, please continue to make payments until the balance has cleared.

NatWest will be in touch with you shortly to confirm new contact information for any further support.

How to access your personal data

NatWest became the data controller for your personal data for your transferred loan account(s) from 1 May 2025 and is responsible for keeping your personal data safe and in compliance with applicable laws. For more information about how NatWest will use your personal data, view their Privacy Notice at natwest.com/privacy-policy.html

Any requests to exercise your data subject rights (including data subject access requests), in relation to the product transferring to NatWest should be made to NatWest in accordance with its Privacy Notice at natwest.com/privacy-policy.html

Ongoing complaints, dispute or claim with Sainsbury's Bank

Any complaint or claim that relates to Sainsbury's Bank Loan account(s) will now be managed by NatWest. **NatWest are your point of contact, even though the underlying claim may still be against Sainsbury's Bank.**

New complaint, dispute or claim

NatWest is your point of contact for any new complaints or claims that arise. In circumstances where a new claim related to matters arising before 1 May 2025, when Sainsbury's Bank had legal ownership of your account(s), NatWest will be responsible for the handling of those claims.

This does not apply in the case of legal proceedings (i.e. before the courts and related pre-action steps e.g. letters of claim). Please see the legal proceedings section below.

Legal proceedings (i.e. before a court)

Any legal proceedings which started before 1 May 2025 will continue to be managed by Sainsbury's Bank. If you want to send a letter of claim (or other similar notice) to notify Sainsbury's Bank or NatWest of your claim and that you may start legal proceedings, or you wish to name Sainsbury's Bank or NatWest as a party in legal proceedings, who you issue this to will depend on when the matter arose:

- > For matters arising **on or after 1 May 2025**, please serve legal notices to National Westminster Bank Public Limited Company, 250 Bishopsgate, London, EC2M 4AA; or
- > For matters arising **before 1 May 2025 (even if you only became aware of them after 1 May 2025)**, please serve legal notices to Sainsbury's Bank plc, 33 Charterhouse Street, London, EC1M 6HA.

Keeping your money and details safe



Please be aware that fraudsters sometimes try to take advantage of times of change to get personal or financial information.

NatWest will:

- > never ask you over the phone to disclose your PIN, password or a one-time passcode
- > never ask you to log into online banking directly from a link in an email or text
- > never ask you to move money to a 'safe account'.

Only scammers would ask you to do this. To find out more about how to keep your money safe and how NatWest is protecting you, visit their Security Centre at natwest.com/fraud-and-security.html