

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



210327/0000001
210327/01UM3P5ZI00001

September 2025

Dear Mr Albert Sample,

Your account(s) are moving onto NatWest systems

Now that your credit card account(s) are moving onto NatWest systems, we wanted to get in touch to let you know NatWest will be your contact from **7 October 2025**. As a reminder, from **5pm on 3 October 2025**, our call centre will be closed for general queries, however they'll be available if you need to report fraud or your card lost or stolen. NatWest are looking forward to welcoming you and maintaining the highest standard of service and support. To support you, we've enclosed some helpful information.

What happens next?

From **7 October 2025** all statements and communications will be sent from NatWest and you'll see their contact details on all communications.

If you also hold a loan and/or savings account with Sainsbury's Bank, there are no changes to how you use and access those accounts, please continue to contact Sainsbury's Bank for now for any loans and/or savings accounts. We'll be in touch again to let you know when those account(s) are moving onto NatWest systems.

How can NatWest help you?

Any arrangements for additional support you have in place will transfer when your account moves onto NatWest systems, unless you asked Sainsbury's Bank to remove them.

NatWest may get in touch with you about any additional support you have in place to make sure you continue to get the support you need. The support needs you have will be recorded through NatWest's Banking My Way service – you can find out more at natwest.com/banking-my-way

Get more information on the broader support NatWest offer at natwest.com/life-moments/help-for-every-situation.html

Any questions?

We understand that you might still have some questions. If you do, please feel free to contact NatWest on **0345 366 7005** from **7 October 2025**.

Thank you for being a valued customer of Sainsbury's Bank.

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 Sainsbury's Bank 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 credit card 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 (including section 75 of the Consumer Credit Act 1974 and chargebacks) that relates to Sainsbury's Bank Credit Card 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.

Sainsbury's Bank and 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

Sainsbury's Bank branded savings accounts, personal loans and credit cards, formerly provided by Sainsbury's Bank Plc, were transferred to National Westminster Bank Plc on 1st May 2025. With effect from 1st May 2025, National Westminster Bank Plc is the lender in respect of the transferred credit cards and loans accounts, and the deposit-taker in respect of transferred savings accounts. National Westminster Bank Plc., Registered in England No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA. Telephone number: 0345 788 8444. Financial Services Firm Reference Number 121878. National Westminster Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Sainsbury's Bank Plc continues to service transferred savings accounts, personal loans and credit cards on behalf of National Westminster Bank Plc. Sainsbury's Bank Plc., Registered in England No. 3279730. Registered Office: 33 Charterhouse Street, London, EC1M 6HA. Financial Services Firm Reference Number 184514. Sainsbury's Bank Plc is authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.