NatWest | Sainsbury's Bank

<Title> <FirstName> <Last Name>
<Address 1>
<Address 2>
<Address 3>
<Address 4>
<Postcode>

<MAIL_DATE/variable_01>

Dear <Title>/<First Name> <Surname>,

We wanted to get in touch to let you know what happens next with your account and what you can expect over the coming months. You don't need to do anything yet as there's no change to how you use and access your account(s) or any services that you use.

Sainsbury's Bank continues to be your primary contact for support and will look after your account(s) on behalf of NatWest until they move to NatWest systems.

What happens next?

NatWest is looking forward to welcoming you later this year and supporting your financial needs with their wide range of products and services, and easy-to-use digital banking offering. We expect to start moving accounts to NatWest systems towards the end of this year.

Have a look at the timeline enclosed outlining when we'll be in touch with more information about your account(s) or any actions you may need to take.

You can find information on NatWest savings products at **natwest.com/hellosavers** credit cards at **natwest.com/credit-cards** and loans at **natwest.com/loans**

What you need to know now

Online banking and mobile app

You'll have the opportunity to register for NatWest online banking and their mobile app. If you register, you'll be able to manage your accounts using these services after they move to NatWest.

If you're already a NatWest customer, you don't need to do anything. Once your account(s) move, you'll see them all on your NatWest app and online banking.

Statements

PDF

You may find it easier to download any historical account statements before your account(s) move to NatWest, as you won't be able to access Sainsbury's Bank online banking to download them afterwards. We'll contact you again to let you know how to request them, and what happens once your account has moved.

Direct Debits

If you don't have a Direct Debit set up with Sainsbury's Bank, to pay off your loan or credit card, you can set one up now. The Direct Debit will then automatically transfer when you move on to NatWest systems, along with any existing Direct Debits, and will make sure your repayments reach NatWest on time. For your credit card, you can set the payment amount to the minimum payment, statement balance or a fixed amount. To do this you'll need to log in to Sainsbury's Bank online banking and send a secure message, or call Sainsbury's Bank on **08085 40 50 60** before your account(s) transfer.

Find out more

Payments

If you make payments from your Sainsbury's Bank savings account to another account in your name, or to someone else, these payments will need to be set up on your NatWest account. Take a note of the payee account details now, so you can set up your payments when your account moves to NatWest.

If you don't want your account(s) to move on to NatWest systems, you can close them in line with your terms and conditions before they move. If you close your credit card account, the card will stop working immediately but you'll still be expected to make the minimum payment each month until your balance is paid off in full. Please see our frequently asked questions on how to do this on the Sainsbury's Bank website at **sainsburysbank.co.uk/transfer-scheme-faq**

If you have an Individual Savings Account (ISA), you can arrange a transfer by contacting your chosen provider.

If you're currently in 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.

Are your contact details up to date?

To ensure you continue to receive information and stay up to date on the important changes happening over the coming months please make sure your contact details are up to date. You can check your contact details and make changes on the 'My Details' page in online banking, or by calling Sainsbury's Bank on **08085 40 50 60**

If you'd prefer to receive this information by email, you'll need to give us your email address. We may still need to send some information by post.

For more information, visit **sainsburysbank.co.uk/transfer-scheme**

As a reminder, Sainsbury's Bank are still your point of contact for any questions, including any new or existing complaints, disputes or claims, until your account(s) move to NatWest.

Find out more

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'
- never ask you to move money yourself to NatWest from your Sainsbury's Bank Savings account

If you think an email looks suspicious, delete it straightaway.

If you think you've revealed your personal or security details, find out what to do in Sainsbury's Bank's Fraud & Security Centre at **sainsburysbank.co.uk/security/security-zone-new**

This gives their latest guidance on keeping your money and details safe and how you can report fraud if you believe you have been a victim.

Alternatively, you can call Sainsbury's Bank on **08085 40 50 60**

Sainsbury's Bank are still here to help

We understand you might still have some questions. If you do, please take a look at our frequently asked questions at **sainsburysbank.co.uk/transfer-scheme-faq**

If you can't find the answer, you can send Sainsbury's Bank a secure message via online banking or if you would prefer to speak to someone, please call Sainsbury's Bank on

08085 40 50 60

For more information visit **sainsburysbank.co.uk/transfer-scheme**

Kind regards,

Sainsbury's Bank and NatWest

Additional support

If you need any additional support or if you would like any documents in large print, Braille or audio, you can request this for free. Please contact Sainsbury's Bank on

08085 40 50 60

If you have a hearing or speech impairment, you can also contact us by Relay UK, or specialised text phone. Please dial

18001

followed by

08085 40 50 60

Any arrangements for additional support you have in place will transfer to NatWest towards the end of 2025, unless you ask Sainsbury's Bank to remove them. If you'd like to update your support preferences, please get in touch with Sainsbury's Bank on **08085 40 50 60**

Towards the end of 2025, once your accounts have moved to NatWest, 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.

Take Five To Stop Fraud

Take Five To Stop Fraud is a national campaign from Financial Fraud Action UK and the UK Government, backed by the banking industry, coming together to tackle fraud.

Find out more at **takefive-stopfraud.org.uk**

Frequently asked questions

Why does this letter look different to my usual Sainsbury's Bank communications?

Sainsbury's Bank will send some communications to you on behalf of NatWest until your account(s) move later this year. You'll see NatWest's logo alongside Sainsbury's Bank's in some of the communications we send you, just as you see it here.

You'll also see emails sent from Sainsbury's Bank at the moment, however they'll be sent from NatWest later in the year.

What if I don't want my account to move to NatWest?

If you don't want your **credit card account(s)** to move to NatWest, you can close your account(s) but must pay back any outstanding balance, in line with your terms and conditions. If you don't pay your balance in full, your account will move to NatWest, and you must make at least your minimum monthly payments until it's cleared. If you can afford to, you might want to pay more than your minimum monthly payment, as it'll mean you pay less interest as the balance will be paid off quicker.

If you don't want your **loan account** to move to NatWest, you can close your account(s) but must pay back any outstanding balance, in line with your terms and conditions.

If you close your **loan account**, you may be charged an early settlement fee. If you settle your loan before your account has moved onto NatWest systems, because you don't want your account to move to NatWest, and you let Sainsbury's Bank know by phone (at **08085 40 50 60**) or secure message that this is the reason; any early settlement fee you have been charged will be refunded, usually within 24 hours.

If you don't want your **savings account(s)** to move to NatWest, you can close your account(s) without any notice period, penalty fees or charges. Please call Sainsbury's Bank on **08085 40 50 60**. You'll then be paid interest that has accrued up to the date that your account is closed.

Who do I contact if I have any questions about my account?

Until your account(s) move, Sainsbury's Bank will continue to be your point of contact as they are today. You'll still be able to access your account(s) as normal in Sainsbury's Bank's mobile app and online banking – your username, password and security details will remain the same.

We'll share more information on how to contact NatWest before your account(s) move to NatWest systems.

What will happen to my personal data?

NatWest became the data controller for your personal data from **1 May 2025**, and is responsible for keeping your personal data safe and in compliance with applicable laws. Sainsbury's Bank will continue to act as data processor on behalf of NatWest until your account moves to NatWest towards the end of 2025.

You'll find more information about what will happen to your personal data online at **sainsburysbank.co.uk/transfer-scheme**

Will my marketing permissions change?

NatWest will send you any marketing communications on the basis of the marketing permissions you provided to Sainsbury's Bank and, if applicable, the Sainsbury's Group before **1 May 2025**.

If you've provided marketing permissions for the same marketing purpose(s) to Sainsbury's Bank and NatWest, the permission you applied to NatWest will apply, even if it's different to the one you provided to Sainsbury's Bank. Once your account(s) move to NatWest, NatWest will ask you to let them know how to contact you, this includes if you'd like to receive marketing communications.

What is the Financial Services Compensation Scheme (FSCS)?

The FSCS protects customers with eligible deposits up to £85,000 in total across all the savings and current accounts they hold in one regulated bank, building society or credit union.

For more information about FSCS visit **fscs.org.uk**

Any Sainsbury's Bank savings accounts you held are now NatWest savings accounts. NatWest also owns Ulster Bank Northern Ireland, and both NatWest and Ulster Bank Northern Ireland share FSCS protection as they operate under the same banking licence. As a result, if you haven't already reviewed your account balances, it's important that you do to check if your total balances exceed the £85,000 FSCS protection limit. If they do, you may wish to make a withdrawal or transfer to another regulated bank, building society or credit union (to keep your combined balance within the FSCS protection limit).

We explain more about this on our website **sainsburysbank.co.uk/transfer-scheme**

You'll find all our frequently asked questions at **sainsburysbank.co.uk/transfer-scheme-faq**