

1243518411

ANT

Private & Confidential

National Westminster Bank Plc
Account Closure Dept
2nd Floor, Drummond House
1 Redheughs Avenue
Edinburgh,
EH12 9JN, Depot Code 045

CIN: 1243518411

23/09/2013

*0000612 11 N T1

Dear

NatWest has decided that, at the core of its personal banking strategy, it will aim to be a mass-market UK bank for personal customers. Accordingly, we have recently taken the decision to discontinue providing banking services to customers who do not use us as their main bank and reside in certain overseas countries.

Given that our records indicate you reside in Russia, and that you don't use us as your main bank, we are notifying you that we will no longer be able to offer you a bank account and will be closing your existing account(s). This is in no way intended to offend any customer but instead reflects the heightened regulatory expectations on all banks to 'know their customers' which is made more difficult by the absence of a more local, main banking relationship.

We understand that you'll need time to reach a decision about where you would prefer the balance on your account(s) to be transferred or to repay any borrowing facility, therefore we'll continue to provide your existing facilities for a further 60 days from the date of this letter to give you time to reach a decision that's best for you. There are various options available for you to move your money and close your accounts, these are set out overleaf.

The details of the accounts that will be closed at the end of the 60 days notice period are:-

Account Type	Account no./Credit card no.	Sort Code
MTA		

If we've not heard from you within 60 days of the date of this letter with the requested information, we will close your account(s). This means we will withdraw any overdraft facilities, cancel all standing orders and Direct Debit authorities, stop any Online Banking facilities, and stop all card transactions. This will also mean that we will close your accounts automatically; the funds will remain yours but will be held by us until you claim them.

We want to do everything we can to help with the smooth transfer of your accounts, therefore if you have any questions, queries or require clarification about how best to achieve this, please email our specialist team at overseasqueries@natwest.com or alternatively you can call us on 0800 051 4193. If you are calling from abroad you can call us on + 44 (0) 161 451 0217.

Yours sincerely,



Mike Bamber
MD and Accountable Executive
UK Retail

Please note: if you are currently subject to restrictions imposed by any competent court which would prevent you from transferring money from/dealing with your account (or if you become subject to such restrictions prior to the withdrawal of your money/closure of your account) the Bank will not close your account until 60 days after such restrictions have been lifted (and it will not expect you to make alternative banking arrangements until after these restrictions have been lifted).

continued overleaf

Any questions? Get in touch

Call us on 0800 051 4193

(or +44 (0)161 451 0217 if calling from abroad)

Minicom 0800 404 6161

(or +44 (0)118 963 9148 if calling from abroad)

Calls may be recorded. Calls from overseas may cost more. Lines open between 8.00am and 6.00pm BST, Monday to Friday excluding UK Bank Holidays.

National Westminster Bank Plc. Registered in England and Wales. No. 929027. Registered Office: 135 Bishopsgate, London EC2M 3UR.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, except for consumer credit, where we are licensed by the Office of Fair Trading.