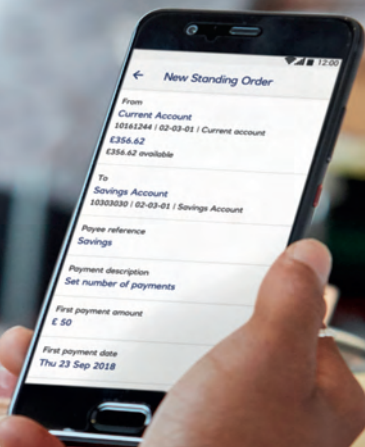


Faster banking at your fingertips

A guide to
our secure
mobile app



Free mobile banking app

With our free mobile bank app, you can manage your money whenever it suits you.

This guide will take you through everything you need to know.

Our mobile banking app is available on up to three compatible devices, including a tablet.

If it's a shared device, don't worry, our security processes help keep your details safe and secure.

- ✓ Apple
- ✓ Android

This easy to follow guide takes you through everything you need to know, whether you're using a mobile or a tablet.



For added security, you will need to enter an activation code the first time you use the app. This code will be texted to the registered mobile number we hold for you.

App available on compatible iOS and Android devices to customers with Digital Banking and a UK or international mobile number in specific countries.

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Staying safe

We put your security at the centre of everything we do. We get independent experts to regularly test, update, and confirm that our systems meet the highest standards of security you expect from our other services.

✓ **Secure registration**

We validate your device details before you use the app. This is why we send you an activation code.

✓ **Protected data**

Whenever you use our mobile app we encrypt all information which gets sent from your phone/tablet to us.

✓ **24/7 Account Monitoring**

If we suspect suspicious activity on your account, we may contact you straight away.

✓ **Debit card lock**

Instantly lock debit cards if you misplace them so they can't be used.

We have links to our Security Centre directly from the **'Help'** menu in the app.

Whether you're banking online or using our app, rest assured you are protected by our Secure Banking Promise. Our Secure Banking Promise covers you if you keep your security information safe:

1. **Refund money**

We'll refund any money paid out of your account by a fraudster, as long as you've kept your security information safe.

2. **24/7 security**

We'll protect you 24/7, by monitoring your account and using the latest technology to keep you safe.

3. **Staying secure**

We'll help you protect yourself with tips on staying secure and free tools for extra protection.



For your security: Never share your app security details or activation codes and avoid storing them on your phone. Keep your device operating system and mobile app up to date.

Getting started

Step 1

Download our app by searching for **'Royal Bank of Scotland'** on your app store.



Step 2

Open the app and follow the step-by-step instructions. If you don't have Digital Banking details you can get these by tapping **'What's my customer number'** while registering.

You must register for the app using the number that we hold for you on a device linked to that number. Any shared devices must also be linked to the same mobile number (through Apple ID/ Google Play store, etc).

Fingerprint login and Face ID



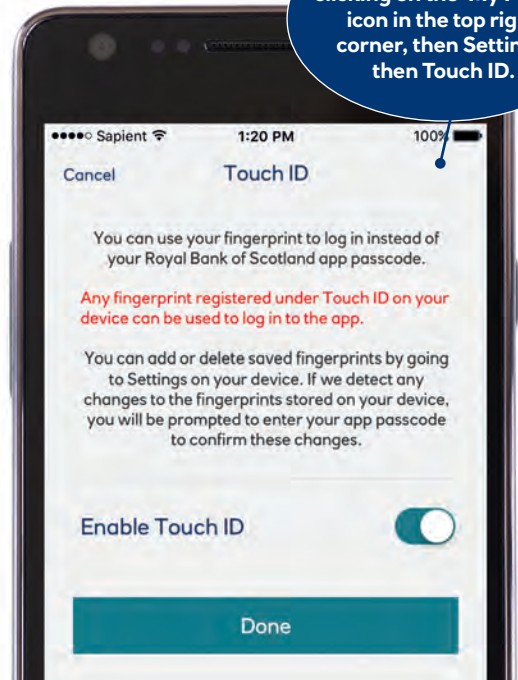
If you use fingerprint login on your iPhone, iPad or Android phone, you can use it to log into the app. It's unique to you, making it a secure way to log in and the quickest too.

Touch ID, Android Fingerprint and Face ID are available on selected Apple and Android devices.

For tips on how to stay secure online go to rbs.co.uk/mobilesecurity

Here's how to switch it on:

Go to your profile by clicking on the **'My Profile'** icon in the top right corner, then Settings, then Touch ID.

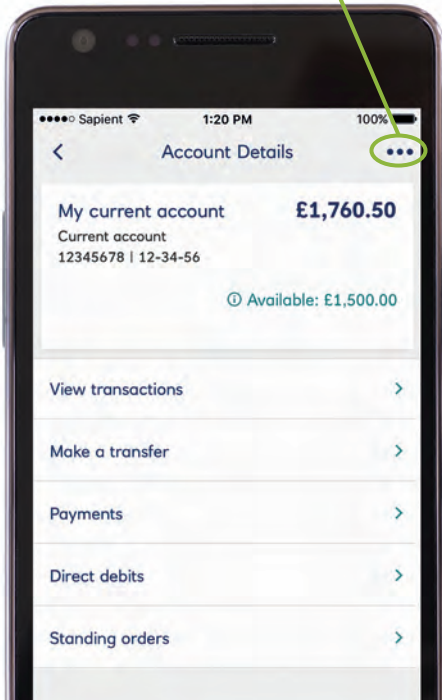


Manage all your accounts

Manage your current account, credit card, mortgage and savings when you're on the move.

- ✓ check your balance
- ✓ view recent transactions
- ✓ transfer between accounts
- ✓ pay friends and family

There's even a hide your balance option so you can do your banking no matter who's around.



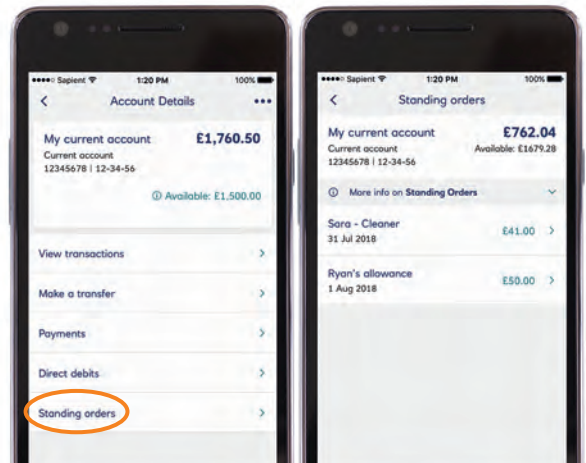
Setting up standing orders

1. Select '**Standing orders**' from the account you want it to come from
2. Tap '**Create**' on the top right corner
3. Follow the instructions to set up your standing order

You can set up a standing order of up to £20,000.

To cancel a standing order **select the 'cancel'** option at the bottom of the screen.

We require 2 working days' notice to set up/amend/cancel a standing order within the app. Set up standing orders to existing payees or between your own accounts.

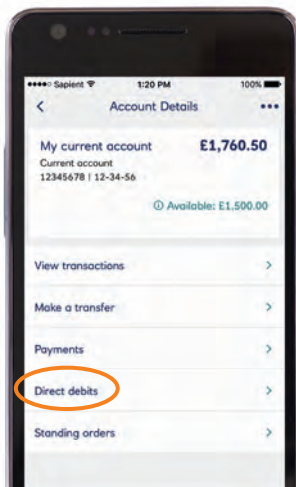


View and cancel Direct Debits

To see your Direct Debits in the app:

1. **Select the account** that the Direct Debit is set up against
2. Select the **'Direct Debits'** section
3. **Select the Direct Debit** you want to view. You will see the detail of the Direct Debit, and the option to cancel the Direct Debit will appear at the bottom of this screen.

To cancel a Direct Debit from within the mobile app you have up until 8.20pm (UK time) on the day the payment is due. At or after 8.20pm (UK time), the payment due on that day will have been taken and we will not be able to retrieve it. You may also need to contact the company you have the direct debit with to advise them of the cancellation.



Get cash

Get Cash allows you to withdraw cash from a cash machine, without the need for a debit card as long as you have at least £10 in your account. Just use your app to **'Get Cash'** instead.

1. Go to any Royal Bank of Scotland (in Scotland), NatWest, Ulster Bank NI or Tesco cash machine
2. Open your app and tap on **'Get Cash'** along the bottom
3. Choose the amount you want to take out and tap **'Reveal code'** to use now
4. Press **'Enter'** at the cash machine and follow the instructions to get your money

You can withdraw up to £130 every 24 hours at any Royal Bank of Scotland (in Scotland), NatWest, Ulster Bank NI or Tesco cash machine as long as it's within your daily withdrawal limit.



Paying friends, family and bills

Send people money in just a couple of taps. Whether you're paying what you owe them or chipping in for the bill, it's easy to pay people through the app.

Pay someone new using their sort code and account number – Daily limit of five payments totalling no more than £750.

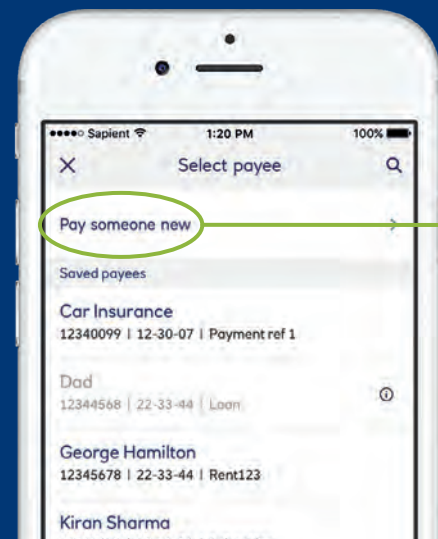
Pay your existing payees – Up to £20,000.

Pay your contacts using their mobile number – A maximum of 20 payments totalling no more than £250 a day. You can pay anyone who is registered for the mobile payment service, Paym.

You can register for Paym from the My Profile section of the app.

You must be aged 16 or over.

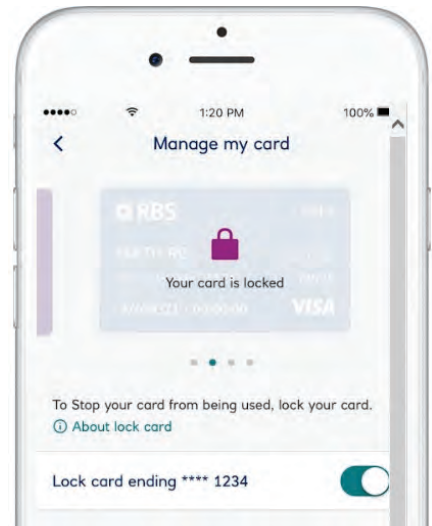
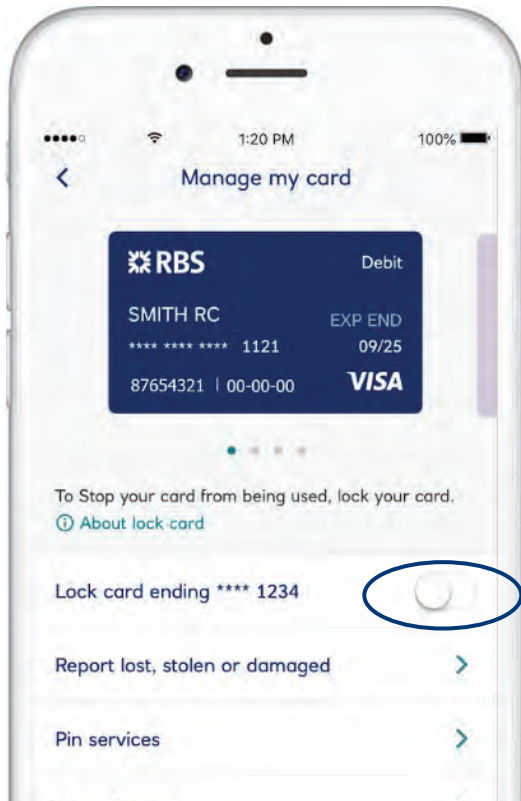
1. Choose your current account, then tap **'Payments'**
2. Select **'Make a Payment'**
3. On the next screen, choose **'Select payee'**
4. Or, if you want to **'Pay someone new'** click here and enter their name and account details
5. Enter the **name and account details** of the person you're paying
6. Give it a **reference** (e.g. Plumber)
7. **Confirm** your payment (you may need to use your passcode, Touch ID or Face ID to confirm)



Lock and Unlock your debit card instantly

To keep your money even more secure, you can now lock misplaced debit cards with our app. You can easily unlock the card if it's found and so you're not stranded without cash, our app's Get Cash feature will let you take money from our cash machines without the card.

1. Log in to your app and tap the account the card is linked to
2. Select **'Manage my card'** and use the toggle button to instantly lock your card. Your card can not be used for any purchases or ATM withdrawals and if you need cash while you look, just tap the **'Get Cash'** option from the bottom of your screen. See page 11 for details.
3. Follow the same steps to instantly unlock your card if you find it again



Show me how to

Discover more about what our app can do for you.

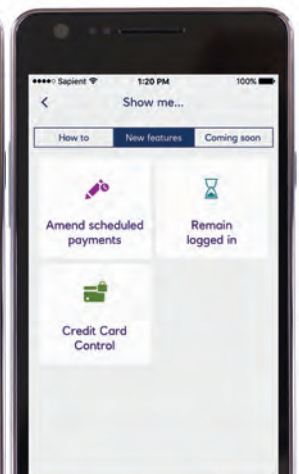
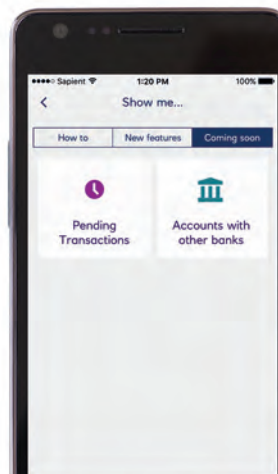
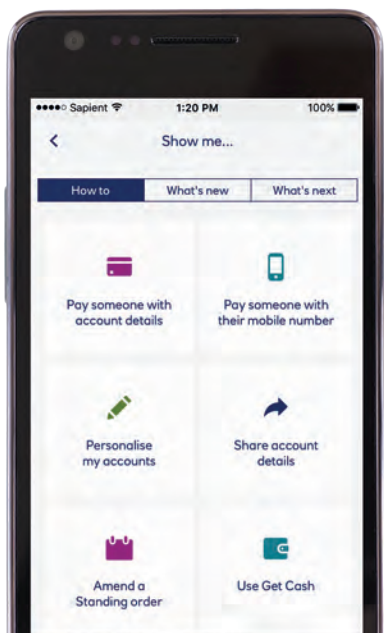
Press the **'Help'** section and select the **'Show me...'** section to find out how to use most of the features within the app.

Each section provides a step-by-step walk-through of everything from sending money to friends and family, withdrawing cash from an ATM without your card and how to let us know you are going abroad.

The **'What's new'** tab shows the latest updates to the app. **'What's next'** will give you a first look at what you can expect to see added in the near future.

Try for yourself:

1. Log into the app
2. Click **'Help'**
3. Select **'Show me how'**
4. Browse our handy guides and discover what's new



How to apply

The Apply section of the app lets you apply for products easily, saving you time. It also shows available offers, personal to you.

Step 1

Select the apply button.

Step 2

Select the product you want to apply for to check your offers and eligibility.

Step 3

If you want to proceed with your application, make sure you read the product information and then select **'Apply'**.

Your personalised offers will change depending on your eligibility.

Notes

Want to know more?

There are further tips and useful features to help you make the most of banking on the go.



Show me

Keep up to date with the latest features in your app via your **'Help'** menu.



Help menu

Making it quick and easy to learn about the latest app updates and find How-to guides when you need them.



Near me

You can find your closest ATM or branch by using the mobile app. Simply log into your mobile app and select **'Help'** and **'Near me'**.



24/7 messaging

You can contact us via the app too. Simply log in and click **'Help'** along the bottom of the taskbar. Then click **'Message us'** which starts a secure message chat.

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