

# Welcome to your student account

Our guide to helping  
you manage your money  
while studying



Royal Bank  
of Scotland

# Let's get you up to speed

We want to make sure you get the most out of your Royal Bank Student account.

Which is why this account comes with digital tools to help manage your money and an interest free overdraft. Plus you've got three great offers to choose from: Amazon Prime Student, National Express Coachcard or a tastecard.

Credit facilities are not available to International Students and a £10 monthly account fee applies.



# Contents

Your three offer choices	4
<b>Easy access to your money 24/7:</b>	
Mobile banking	9
Digital banking	11
Telephone banking	11
Overdraft and credit card	12
Everything you need for day-to-day banking	14
Help when you need it most	16
Keeping you safe and secure	17
Switching made easy	18
Common questions	20
Offers terms and conditions	22

# Get the proper student essentials

Our Student account comes with a choice of three great offers:

prime student



national express



tastecard



To benefit from these offers, please make sure you're registered for Digital Banking and paperless statements. If you aren't, register at [rbs.co.uk/digital](https://www.rbs.co.uk/digital)

# Amazon Prime Student

Order to student essentials to your doorstep with unlimited fast deliveries – and why not stream the latest must see TV show while you wait?



## What do you get with this offer?

- Unlimited fast deliveries.
- Stream thousands of movies, TV shows and music.
- 12-month membership.
- £10 Amazon.co.uk Gift Card.

## How do I select this offer?

Make sure you're registered for digital banking and paperless statements.

If you aren't go to [rbs.co.uk/digital](https://rbs.co.uk/digital) and register. Then to select your offer refer back to your welcome email.

## How to use your Amazon Prime Student

- Once you have selected Amazon as your choice, you will be sent two codes by email for your 12-month Amazon Prime Student Membership and £10 Amazon.co.uk Gift Card with instructions on how to redeem them.
- If you are already a Prime Student trial member, your trial will cease immediately and Amazon will add an additional 12 months' membership to your account.

- If you are already a Prime Student trial member, once your current plan ends, Amazon will add an additional 12 months' membership to your account.
- If your Prime Student trial or paid Prime Student membership has expired, Amazon will add a 12-month Prime Student membership to your account.

## Please note:

- The Amazon codes provided can only be used once.
- They are not transferable.
- You must be aged 18 or over.
- Prime Student is a service provided by Amazon.co.uk. Amazon.co.uk is not a sponsor of this promotion.
- Your Amazon Prime Student membership will automatically renew at the end of the promotional 12 months' membership. If you do not wish to continue for £39 a year, you may cancel anytime by visiting Your Amazon Account and adjusting your membership settings.
- Gift Card Restrictions apply, [see amazon.co.uk/gc-legal](https://amazon.co.uk/gc-legal)

**See page 22 for your full Amazon Prime Student terms.**

# National Express Coachcard

An ideal option for visiting friends and family, travelling to events and festivals, or just getting to and from university or college over the next four years.

**national** **express**

## What do you get with this offer?

- Save a third on standard and fully flexible adult National Express coach fares in the UK.
- Get 15% off standard and fully flexible fares to some of your favourite festivals and events in the UK.
- Valid for four years.

## How do I select this offer?

Make sure you're registered for digital banking and paperless statements. If you aren't go to [rbs.co.uk/digital](https://www.nationalexpress.com/rbs.co.uk/digital) and register. Then to select your offer refer back to your welcome email.

## How to use your Coachcard

You can make a booking as soon as you get your Coachcard. Just remember to use the unique card number every time you do.

You can buy discounted tickets:

- at [nationalexpress.com](https://www.nationalexpress.com)
- by calling **0371 781 8181** (calls may be charged, see [nationalexpress.com](https://www.nationalexpress.com) for details)

- from a driver
- at any National Express outlet or ticket machine – a full list can be found at [nationalexpress.com](https://www.nationalexpress.com)

## Please note your National Express Coachcard:

- can only be used for tickets in your name
- is not transferable
- can be used as one of a maximum of four Coachcards for a single booking
- is not valid on restricted fares, Multiride tickets, season tickets, special offers or promotions
- is not valid on European services, Ulsterbus or any third party services (apart from Hovertravel and Scottish CityLink operated services)
- is not valid where accommodation or admission is included within the fare.

**It's safe to travel. National Express have applied enhanced safety measures to both coaches and coach stations in light of the coronavirus pandemic. To find out more visit [nationalexpress.com/coronavirus-safety](https://www.nationalexpress.com/coronavirus-safety)**

**See page 23 for your full National Express Coachcard terms.**

# tastecard

Visit some of the UK's favourite food chains and 1,000s of independent restaurants and get 50% off food or 2-for-1 meals, takeaways and deliveries. Plus save on cinema, hotels and more.



## What do you get with this offer?

- 50% off food or 2-for-1 meals at thousands of UK restaurants.
- Up to 40% off at the cinema and discounted movie streaming at home.
- Plus 50% off pizza delivery, attractions and more.
- Valid for four years.

## How do I select this offer?

Make sure you're registered for digital banking and paperless statements. If you aren't go to [rbs.co.uk/digital](https://www.rbs.co.uk/digital) and register. Then to select your offer refer back to your welcome email.

## How to use your tastecard

You can make a booking as soon as you get your tastecard and have downloaded the tastecard app.

## Using tastecard

- Use the app to search for, book and access amazing discounts at thousands of UK restaurants.
- When you make a reservation tell them you have a tastecard.
- Show your tastecard when you ask for the bill.

**See page 25 for your full tastecard terms.**

**Look after your  
money, wherever  
you are...**



## It's easy with the app

You can manage your money on the go with our mobile app – from checking your balance and when you bought things, to paying friends or family. It's easy, fast and safe.

App available on selected smartphones to Royal Bank of Scotland customers with Digital Banking, and a UK mobile number or international number from specific countries.

Here are just some of the things you can do with it:

### Spending and budgeting

Spending is a feature that will help you understand where your money is going each month. By tracking your monthly spending habits you can start to see your money differently.

Your transactions will be put into categories such as:

- Bills
- Eating out
- Groceries

Budgeting is a quick and simple way to help keep your spending in check. Setting a budget against one of your categories will then help you track your spending throughout the month so you know when to rein it in or when you can treat yourself.

### Making transfers

You can move money between your Royal Bank accounts with our mobile app. It's perfect if you need to take money from your savings account and put it in your current account.

### Making payments

There's lots of ways that you can pay people with our mobile app. You can:

- make small payments of up to £1000 securely with just an account number and sort code. There's no need to rummage for your card reader, which is great if you need to make a one-off payment to the plumber
- pay companies or people you have already set-up in digital banking
- Pay Your Contacts instantly using just their mobile phone number (they need to be registered with Paym). No more IOUs.

### Our Secure Banking Promise

1. We'll refund any money paid out of your account by a fraudster, as long as you've kept your security information secret.
2. We'll protect you 24/7 by using the latest technology, to monitor your account and keep you safe.
3. We'll help you protect yourself with tips on staying secure and free tools for extra protection.



Find out more at [rbs.co.uk/security](https://www.rbs.co.uk/security)

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## Get Cash

If you've left your card at home, or just don't have it on you, you can use our mobile app to take money from any Royal Bank of Scotland (in Scotland), NatWest or Tesco ATM.

- Select 'Get Cash' within the app
- We'll send you a secure code, valid for three hours
- Use Get Cash twice a day to take out up to a maximum of £130
- You'll get a separate code each time
- You need £10 available (including your overdraft) and to stay within your daily withdrawal limit.

## Lock Card

Misplaced your debit card or simply want to stop it from being used? You can temporarily lock your card to protect it from unauthorized use. You can lock and unlock your card at any time.

- Select manage my card from within the app
- Use the toggle to lock and unlock your card
- Payments made before your card is locked will still be authorized
- You can still use Get Cash when your card is locked.

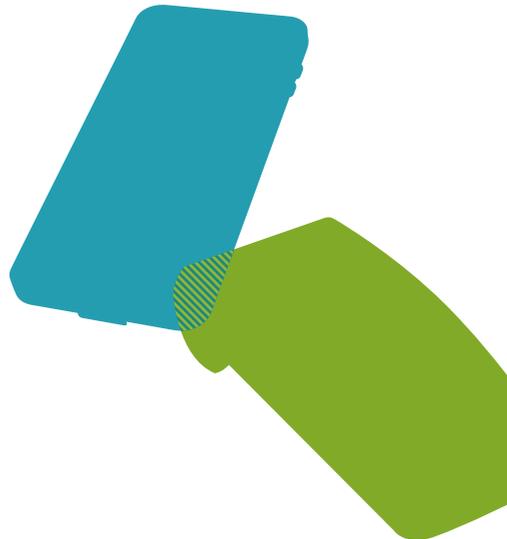
App available on selected smartphones to Royal Bank of Scotland customers with Digital Banking, and a UK mobile number or international number from specific

countries. Your network operator may charge you for sending a text. Standard data download charges may apply. Please remember to register for digital banking before downloading the mobile app.

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### Please note:

- Small payments: you can send up to £750 a day of your money. Maximum of five payments a day.
  - Pay Your Contacts: you can send money to someone with a UK mobile number who has a Royal Bank, NatWest or Ulster Bank mobile app, or registered for the Paym service. There is a maximum payment of £250 a day, which is separate from daily withdrawal and Get Cash limits.
  - You must have available funds to send from your account (including any overdraft facility).
- 



## Digital banking

You can get to see your account anytime with digital banking. It's also a simple way to manage your money 24 hours a day, 365 days a year. It lets you:

- view your PDF statements – going back up to seven years
- make transfers between your Royal Bank accounts
- pay bills and make payments to other people
- see and manage your Direct Debits and standing orders
- use PDF statements as proof for visas – if you're an international student.



### Get started

If you didn't set up your digital banking when you opened your account, you can register now at [rbs.co.uk/digital](https://rbs.co.uk/digital), just enter your debit card details.

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## 24/7 Telephone Banking

You can use our automated service or talk to someone from our UK-based Customer Service team, round the clock, wherever you are and:

- get up-to-the-minute balances and statements
- make transfers between your Royal Bank accounts
- pay bills and make other payments – instantly
- manage your Direct Debits and standing orders.



### Register Now

Call our Telephone banking centres 24/7 on **03457 24 24 24**  
Relay **UK 18001 03457 24 24 24** Call **03457 222 345**  
Relay **UK 18001 03457 222 345** to register.

You are automatically enrolled for Telephone banking as part of signing up for Digital banking. All you require is your customer number.

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# If things should get a bit tight

There may be times when it gets harder to manage your money. You can apply for an interest-free overdraft at any point in the year, or take a look at how our student credit card could help.

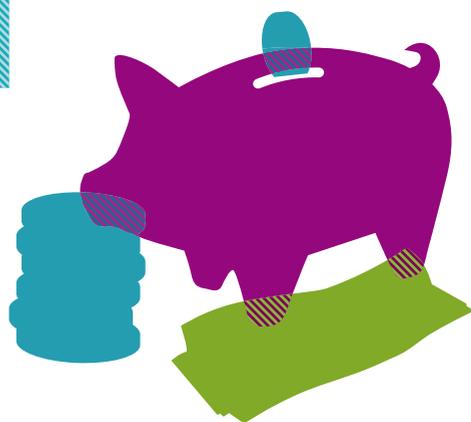
Not only is an overdraft easy to arrange it's also interest free while you're a student, which means you don't pay us back a penny more than you borrow while on Student Terms.

To get an overdraft you must use your Student account as your main current account.

## How much can I borrow?

To help keep your money manageable, the maximum limit for Student account is £2,000. We'll give you £500 in your first term to get you started (subject to eligibility).

For full detail of the fees and charges on all of our accounts, please see 'Your Current Account Terms' leaflet.



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## Managing your money

We always recommend you keep your borrowing to a minimum and only ask for an overdraft when you really need it. If you want to talk about your finances we're here to help.

### Please note

Credit facilities are only available to over-18s who are permanent UK residents. Overdrafts are repayable on demand.

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To apply for an overdraft and to find out more visit [rbs.co.uk/welcome-students](https://rbs.co.uk/welcome-students)

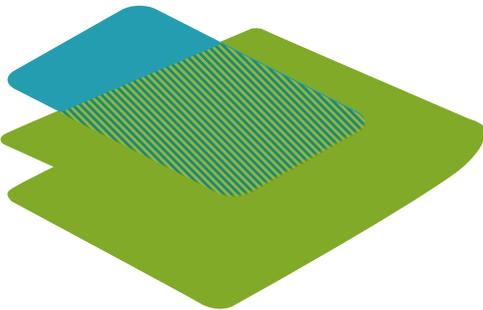
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## You might need a little backup

If it's used wisely, our student credit card can be a handy addition to your current account. It can help you manage your money by giving you the option to pay in a way that suits your budget at the time.

### Card features:

- £500 credit limit.
- No annual fee.
- Contactless technology (£45 purchase limit).



## Managing your student credit card couldn't be easier:

- Download our mobile app to check your balance on the go (you'll need to first register for digital banking. You can get the app on iOS, Android and Windows.
- Set up text alerts.
- Use digital banking to check your balance or make payments.
- There's no need to worry about missing a payment if you set up a Direct Debit (just make sure you have enough money in your account to cover it).
- You can settle your balance in full or choose any other amount, but we don't recommend just making minimum payments as you'll still have to pay interest on any outstanding balance.

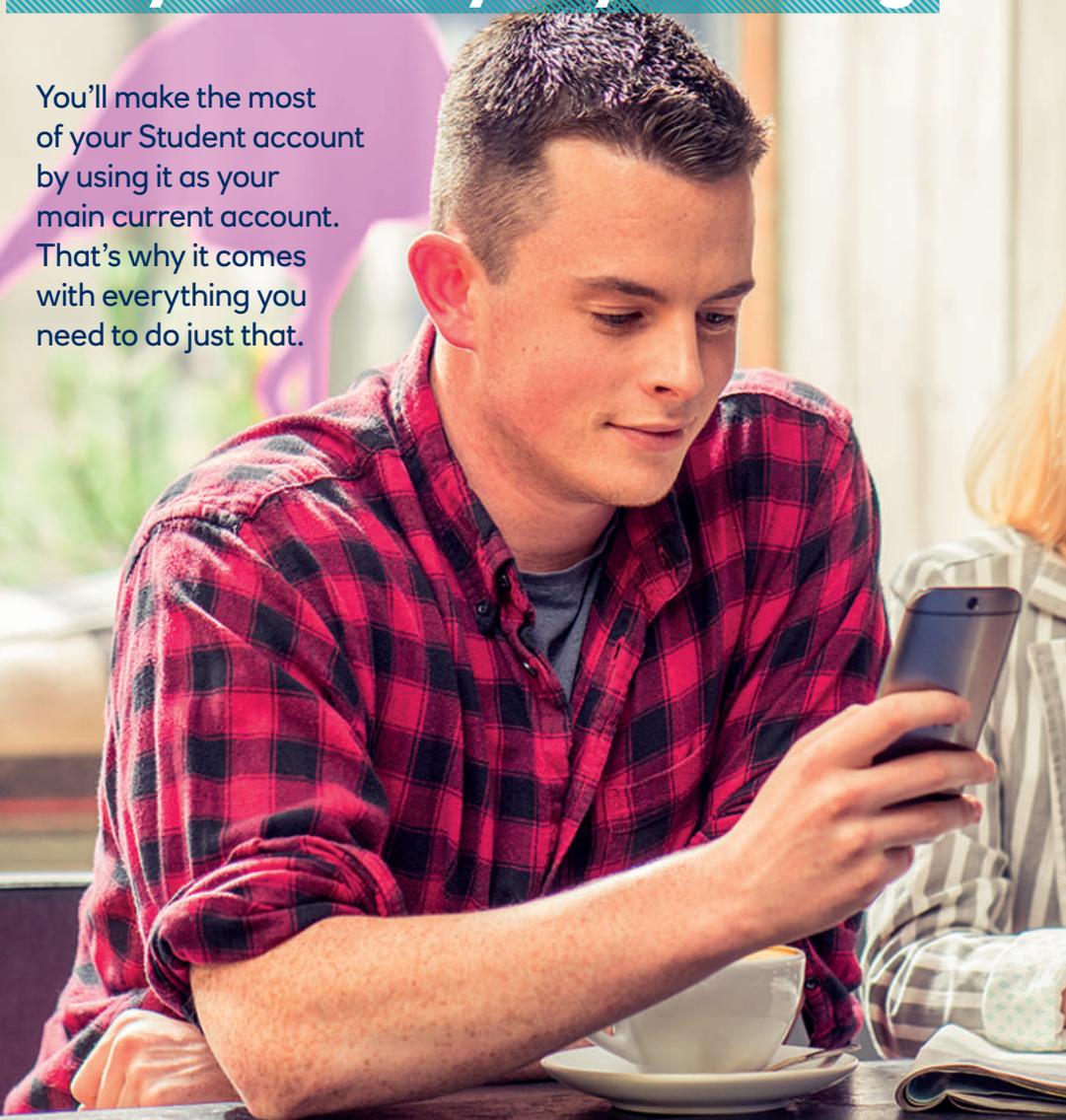
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## Don't forget

- **Representative 18.9% APR (variable)**
  - Credit facilities are only available to over-18s and who are permanent UK residents.
  - You can apply at [rbs.co.uk/creditcards](https://www.rbs.co.uk/creditcards)
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# Everything you need for your everyday banking

You'll make the most of your Student account by using it as your main current account. That's why it comes with everything you need to do just that.



## Visa debit card

It lets you use your account any time – simply and securely:

- shop online, in person or over the phone
- take out money each day at any cash machine or Post Office™ in the UK (daily limits apply).

### You can use it abroad too

Just keep an eye out for the Visa logo to:

- buy items in shops and online – your Visa debit card is accepted at over 29 million retail outlets around the world
- take money out at over 1 million cash machines overseas – your daily limit will still apply.

We explain the charges for this at [rbs.co.uk/travel](https://www.rbs.co.uk/travel) along with useful tips for when you're travelling abroad.

You can also tell us when you're planning to travel so your transactions are much less likely to be blocked by our monitoring systems. Please let us know at least 24 hours before your trip by using digital banking or by popping into branch.

## Apple Pay

It's the easy and secure way to pay using your Royal Bank debit or credit card.

You can make contactless payments of up to £45 on a compatible iPhone, iPad or Apple Watch. Find out more at [rbs.co.uk/applepay](https://www.rbs.co.uk/applepay)

**Note:** Normal contactless limits apply unless otherwise stated by the merchant or Apple. Available on selected Royal Bank personal current accounts and Royal Bank Mastercard credit cards.

## Contactless technology

Contactless is an easy, fast, secure way to pay when you spend under £45 – just tap and go. Please note that contactless cards are not available for International Student accounts.



### Look out for

Pay using contactless wherever you see the contactless symbol.

## Direct Debits and standing orders

To help you pay bills and transfer money automatically, you can set up Direct Debits and standing orders. Then all you'll need to do is make sure you always have enough money in your account to cover them (otherwise we might not be able to pay them and we might have to charge you an Unpaid Transaction Fee). You'll find more details in the 'Your Current Account Terms' leaflet which you got when you opened your account.

## Google Pay™

Google Pay is available on Android devices with Marshmallow 6.0 or higher.

Holders of any NatWest current account, Visa credit card or Mastercard credit card can use this service.

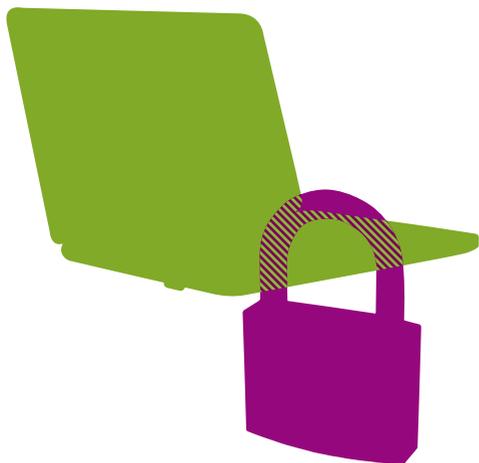


# Helping with the unexpected

Sometimes it can happen: your laptop is stolen or someone tries to get hold of your personal details. We can help, with insurance to cover your important stuff and tips to help you avoid fraudsters and stay safe online.

## Renters insurance

Royal Bank Renters Insurance protects the things you take with you when you move to university. The policy is easy to set up and you can get it if you're living in halls of residence or shared accommodation. We can even use your university address to set it up, if you're not sure where you'll be living yet.



### What's covered?

- You can decide – from £5,000 contents cover (in increments of £5,000 up to £25,000) to protect your belongings kept in your accommodation.
- Up to £500 cover for theft or accidental loss of money in your accommodation, including cash, cheques, travel tickets, and vouchers with a cash value.
- Content bought and stored on your mobile phone, home computer or home entertainment equipment if these are lost or damaged as a result of an insured claim – up to £1,000.
- You also have the option to add extra cover for valuable items such as laptops, mobile phones and bicycles, including when damaged as a result of an insured claim outside your home. Royal Bank Renters insurance is underwritten by U K Insurance Limited.

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### For more info

Log onto [rbs.co.uk/rentersinsurance](https://www.rbs.co.uk/rentersinsurance) and, if you need to make a claim, call **0345 301 5724** (Relay UK **18001 0345 301 5724**).

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## Keeping your money safe

Anyone can be caught off guard and scammed or conned by a fraudster, and it's increasingly common. But there are some very simple things to remember and do to help prevent fraud – here are our top tips to protect yourself.

### Top tips to help protect yourself from scams

**Never share personal details or your banking information with anyone**, especially if they get in touch out of the blue. This includes passwords, PINs, security questions, card reader codes and SMS codes.

**Always be on the look out for fake emails and text messages.** They look like they're from organisations you trust but they are designed to get you to give away your information. Never click on links or download attachments.

**Watch out for offers that seem too good to be true – especially online.** Whether you're looking for tickets or shopping for second hand goods on an auction sites, we all love a bargain but if you're offered something at a price that seems too good to be true, it's probably a scam. You'll pay for the goods but never actually get the item.

**Use secure websites and a good anti-virus software.** Always log onto a website directly rather than clicking a link within an email. Check for the padlock symbol and “https” in the web address to be sure it's a secure connection and you're on a trusted site. Check out our Malwarebytes anti-virus software you can download for free and it will protect up to 10 of your personal devices.

**Use different passwords for each website or account.** If you're setting up any passwords, make sure you have a different one for each account and never use the same one as your online banking.

**Pay for goods with your debit or credit card – it's safer.** Look out for danger signs like being asked to transfer money directly to someone's bank account and don't rush into making payments.

**Be wary of job offers that appear to be 'get rich quick' schemes.** They ask to access your bank account details or for you to send on money to an unknown account. These schemes are illegal and can result in your bank account being closed.

**Before you give any money or information away stop and think** – Watch out for scams that ask to pay for a deposit on a flat you have never seen, or fraudsters posing as your student loan company and asking you to make additional payments. If something doesn't feel right- don't do it. It's a scam.



Find out more about fraud awareness at [rbs.co.uk/security](https://www.rbs.co.uk/security) or when you are logged on to digital banking

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### Who to speak to if you're worried

- Speak to a member of staff in branch.
- Talk to a trusted family member or friend.
- Get independent advice from the Citizens Advice Bureau (CAB). Call them on **08454 040 506** or go to [citizensadvice.org.uk](https://www.citizensadvice.org.uk)
- Call the Financial Conduct Authority consumer helpline on **0800 111 6768**.
- Report any potential fraud to the police and to Action Fraud. Call **0300 123 2040**, or go to [actionfraud.org.uk](https://www.actionfraud.org.uk)

# Switching made easy

If you've got an account with another bank, let us help you move over any Direct Debits to your new Student account. We'll guarantee to switch your account in just seven working days (excluding bank and public holidays). Just choose your switching date, complete the form and leave everything to us.

CURRENT ACCOUNT

SWITCH  
GUARANTEE



We'll transfer all your regular payments, like Direct Debits, standing orders and bill payments and arrange for your old account to be closed. We'll also redirect any payments into or out of your old account to your Royal Bank account and keep you up to date on how your switch is going, with texts and emails.

## We switch your account, you relax. Here's our seven-day guide...



### Day 1

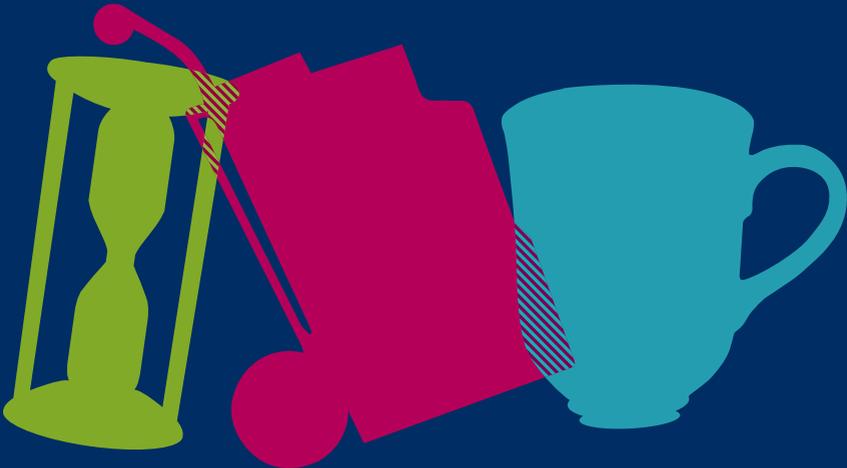
We contact your old bank.

### Day 2

Your old bank accepts the switch request. We text and email you an update.

### Day 3

We carry on behind the scenes.



### Day 4-5

We switch your payments (like Direct Debits) and update you by text and email.

### Day 6

We kick off transferring your balance if you have money in your old bank account.

### Day 7

Relax! Your switch is all done.

# If you're not sure just ask

If you have any questions, chances are we've already been asked them. If we've not answered them here, visit **rbs.co.uk** or pop into one of our branches. You can also follow us on Facebook and Twitter.

## What are the different ways I can pay money into my account?

You can choose:

- **From your mobile.** Once you've downloaded our mobile app you can transfer money between your Royal Bank of Scotland accounts
- **Online,** once you've registered for Digital Banking
- **Over the counter** at any branch
- **At 11,500 post office branches** across the UK

## How can I check my balance?

- **By using your debit card** at any of our cash machines or choosing from one of the 11,000 Post Office counters throughout the UK.
- **24/7** via our digital, telephone or mobile banking services, once you've registered.
- **We'll text it to you.** Once you've registered for text alerts, text BAL to 83727.

## How can I find out the main fees and charges for my account?

All of the fees and charges relating to this account are explained in the 'Your Current Account Terms' leaflet.

## How to find your nearest Royal Bank branch

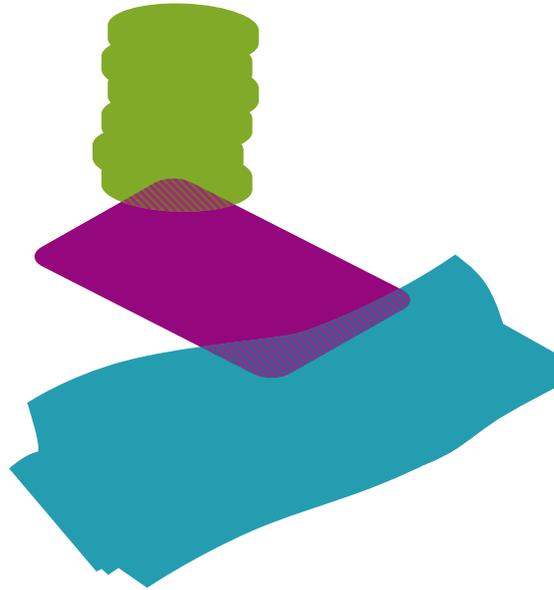
You can find your nearest branch or UK cash machine at [rbs.co.uk/branch-locator](https://www.rbs.co.uk/branch-locator)

## What should I do if my debit card is lost or stolen?

Report it immediately to our 24-hour card loss centre on **0370 6000 459** (Relay UK **18001 0370 6000 459**). Do the same if you think someone knows your PIN.

## Can I move existing Direct Debits and payments like my salary to this account?

Yes, with the current account switch service, you can leave it to us. Go to page 20 to find out more.



# Amazon Prime Student terms

1. If you opened your Student account from 6th August 2018 onwards, these terms apply if you chose the Amazon.co.uk Prime Student membership as your benefit when you opened your account.
2. As part of this benefit, you're entitled to 12 promotional months of Prime Student membership and a £10 Amazon.co.uk Gift Card.
3. To be eligible for this benefit you must be aged 18 or over.
4. You must use your Amazon.co.uk Gift Card claim code and your Prime Student membership promotional code within six months of opening your Student account.
5. To become a Prime Student member and to access your £10 Amazon.co.uk Gift Card, you must already have or you must set up an Amazon.co.uk account.
6. To add your Amazon.co.uk Gift Card to your Amazon.co.uk account, you must follow the link in the email you receive with your claim code and enter the claim code when prompted.
7. To add Prime Student membership to your Amazon.co.uk account, you must follow the link in the email you receive with your promotional code. After you input your promotional code and enter valid payment details, the Prime Student membership will be added to your account and will be available to use immediately.
8. During the promotional 12 months of your Prime Student membership, you will not be charged the Prime Student membership fee. Your Amazon Prime Student membership continues until cancelled. If you do not wish to continue your Prime Student membership after the promotional period and pay the standard Prime Student membership fee, you may cancel anytime by visiting Your Amazon Account and adjusting your membership settings.
9. When you have redeemed your Prime Student promotional code, if:
  - you're a new Prime Student member, your 12 months will start immediately;
  - you're already a Prime Student trial member, your trial will cease immediately and Amazon will add an additional 12 months' membership to your account;
  - you're already paying for an annual Prime Student membership, once your current plan ends, Amazon will add an additional 12 months' membership to your account;
  - you're already paying for a monthly Prime Student membership, you'll stop paying your monthly membership fee immediately and Amazon will add an additional 12 months' membership to your account. Amazon will also refund you for that month's payment; or
  - your Prime Student trial or paid Prime Student membership has expired, Amazon will add a 12-month Prime Student membership to your account;
10. The Prime Student membership is also subject to Amazon terms and conditions, which are available at [amazon.co.uk/gp/help/customer/display.html?nodeId=201368900](https://amazon.co.uk/gp/help/customer/display.html?nodeId=201368900). Prime Student is a service provided by **amazon.co.uk**. **amazon.co.uk** is not a sponsor of this promotion.
11. The Amazon.co.uk Gift Card is also subject to Amazon.co.uk Gift Card terms and conditions, which are available at [amazon.co.uk/gc-legal](https://amazon.co.uk/gc-legal)
12. These Royal Bank of Scotland Student Account Amazon Benefit Terms will no longer apply after the promotional 12 months of your Prime Student membership have expired.

# National Express Coachcard terms

## 1. Introduction

This benefit is provided by National Express Group PLC (registered in England and Wales under number 2590560) and whose registered office is National Express House, Birmingham Coach Station, Mill Lane, Digbeth, Birmingham B5 6DD (National Express).

## 2. Registration

If you opened your Student account between 27th July 2015 and 5th August 2018, you were automatically registered for this benefit when:

- i. your account opened;
- ii. you registered for Digital Banking; and
- iii. you elected to receive e-statements.

If you opened your Student account from 6th August 2018 onwards, these terms apply if you chose the National Express Coachcard as your benefit when you opened your account.

## 3. What is a Coachcard?

**3.1.** A travel card which is valid for four years from the date you open your Student account and which entitles you to:

- 3.1.1.** a third off Adult Standard and Fully Flexible Fares on National Express coaches in the UK.
- 3.1.2.** a third off Adult Standard Fares on Scottish CityLink coaches when booked through National Express.
- 3.1.3.** a third off Adult Standard Fares on Hovertravel services when booked through National Express.
- 3.1.4.** 15% off coach travel services operated by National Express to selected events and festivals, a list of which can be found at [nationalexpress.com/events](http://nationalexpress.com/events)

## 4. Are there any exclusions?

This benefit is subject to the following exclusions:

- 4.1.** Your Coachcard can only be used for tickets in your name.

- 4.2.** Your Coachcard is not transferable (i.e. it can only be used by you).

- 4.3.** A maximum of four Coachcards can be used in a single booking.

- 4.4.** Your Coachcard is not valid for the following fares:

- 4.4.1.** Restricted Fares

- 4.4.2.** Multiride tickets

- 4.4.3.** Season tickets

- 4.4.4.** Any special offer fares or promotional fares

- 4.5. Your Coachcard is not valid on the following coaches:**

- 4.5.1.** European services

- 4.5.2.** Multiride

- 4.5.3.** Ulsterbus

- 4.5.4.** Any third party services (apart from Hovertravel and Scottish CityLink operated services)

- 4.6.** Your Coachcard is not valid where accommodation or admission is included within the fare.

## 5. How do I make a booking?

- 5.1.** You can make a booking once you have received your Coachcard.

- 5.1.1.** online at [nationalexpress.com](http://nationalexpress.com)

- 5.1.2.** by calling **0371 781 8181** (calls may be charged, please see [nationalexpress.com](http://nationalexpress.com) for further details)

- 5.1.3.** from a driver

- 5.1.4.** at any National Express outlet or ticket machine. A full list of ticket outlets can be found online at [nationalexpress.com](http://nationalexpress.com)

- 5.2.** You can only make a booking if your Coachcard has not expired. Your Coachcard must be valid on the date of travel. The expiry date is shown on the back of your Coachcard.

# National Express

## Coachcard terms

### 6. What do I need to do when I arrive for my journey?

6.1. You will be asked to show the driver your Coachcard when boarding. Failure to show the driver your Coachcard will invalidate your ticket and you will have to buy a new ticket to travel.

### 7. What do I do if I lose my Coachcard?

7.1. If you lose your Coachcard you will be charged £5 for a replacement Coachcard. To apply for a replacement Coachcard, please contact us on **0345 113 0102**.

### 8. If your Student account is closed

8.1. If your Student account is closed at any time before your Coachcard expires, this benefit will be automatically cancelled at the end of that academic year and you'll no longer be able to use your Coachcard.

### 9. How to contact us

9.1. You can contact us about your Coachcard on **0345 113 0102**.

### 10. Contract and Coachcard Terms and Conditions

10.1. By opening your account you enter into a contract with National Express and become subject to these Terms. If you choose to use the National Express website or sign up to receive marketing directly from National Express, you will also be bound by the National Express Privacy Policy, which is available at **[nationalexpress.com](http://nationalexpress.com)**

### 11. Your Information

11.1. Royal Bank of Scotland will share your information with National Express in accordance with General Term 14 of the Royal Bank of Scotland 'Your Current Account Terms' to the extent needed for National Express to provide this benefit to you.

11.2. Any personal information you provide to National Express when making a booking will be used for the purpose of fulfilling your booking in accordance with Term 9.3 of the National Express General Conditions of Carriage and in accordance with the National Express Privacy Policy. For further information, please refer to these additional terms at **[nationalexpress.com](http://nationalexpress.com)**

### 12. Travel

12.1. All travel is subject to National Express' General Conditions of Carriage which can be found at **[nationalexpress.com](http://nationalexpress.com)**

# tastecard

## terms

### **Student account tastecard Terms**

- 1.** If you opened your Student account from 5th August 2018 onwards, these terms apply if you chose tastecard and tastecard+ as your benefit when you opened your account.
- 2.** This benefit entitles you to a four-year tastecard.
- 3.** You must download and set up the tastecard mobile app by entering the membership number from the tastecard email you receive after selecting your benefit. The four-year membership starts from when tastecard send your welcome email. After you've set up the app, your tastecard benefit will be available to use immediately.
- 4.** Your tastecard mobile app can be used on up to a maximum of two devices.
- 5.** tastecard is subject to Taste Marketing Limited terms and conditions. These will be provided to you when you download the tastecard mobile app and are also available at [tastecard.co.uk/terms-and-conditions/corporate](https://www.tastecard.co.uk/terms-and-conditions/corporate)



# Your to-do list

To get you up and running, we've put together a tick list to help you get the most out of your account.

## 1. Check you have everything you need

If you're a new Royal Bank customer and haven't got your new debit card and PIN within a week of opening your account, please call us on **03457 24 24 24** (Relay UK **18001 03457 24 24 24**).

## 2. Get started with digital banking

You can register for digital banking and make it easy to manage your money 24/7. Remember, you must choose paperless statements so you can choose one of three great offers. Get started at **rbs.co.uk/online**

## 3. Get the student essentials

Make student life even better, choose from Amazon Prime Student, National Express Coachcard or a tastecard. Find out more within this guide.

## 4. Mobile Banking

Download our mobile app for banking at your fingertips. And with Apple Pay or Google Pay, banking with your mobile couldn't be easier. You'll find more info at **rbs.co.uk/mobile** and **rbs.co.uk/applepay**

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## Remember, if you need any help...

 Go to **rbs.co.uk/welcome-students**

 Call us on **03457 24 24 24**  
(Relay UK **18001 03457 24 24 24**)

 Pop into your **local branch**

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# If you need help just get in touch



**Mobile - Message us in App**



**Visit us at [natwest.com](https://www.natwest.com)**



**Call us on 03457 24 24 24  
( Relay UK 18001 03457 24 24 24 ) Lines are open 24/7**



**Pop into branch for a face-to-face chat**



**If you would like this information in another format  
please contact us on 03457 24 24 24  
(Relay UK 18001 03457 24 24 24)**

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The Royal Bank of Scotland plc.

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