

# Supporting the needs of all our customers

If you have a current account with us, this table shows the key ways of supporting you when you need us.

## How we can help you if you are experiencing money worries

Dealing with the unexpected	<p><b>Financial Health Check:</b> Relaxed 20 minute chat to start making the most of your money. Lots of ways to book an appointment, choose which option suits you.</p> <p><b>Tools to help you budget:</b> Budget Calculator, Debt Calculator Tool, Overdraft Calculator and Savings Goal Tool.</p>	<p><a href="https://personal.natwest.com/personal/financial-health-check.html">https://personal.natwest.com/personal/financial-health-check.html</a></p> <p><a href="https://personal.natwest.com/personal/life-moments/managing-your-money.html">https://personal.natwest.com/personal/life-moments/managing-your-money.html</a></p>
Additional help and support	<p><b>Debt support:</b> We understand that sometimes people struggle financially. Our specialist support teams and non profit debt counselling organisations, such as, Money Advice Service, Citizens Advice and Step Change are here to help.</p>	<p><a href="https://personal.natwest.com/personal/life-moments/Struggling-financially.html">https://personal.natwest.com/personal/life-moments/Struggling-financially.html</a></p>

## How we can help you deal with a major life event

Contacting us	<p><b>Mobile Messaging:</b> Cora is our new digital assistant powered by artificial intelligence that can answer questions or help get you to the right place quickly. You can find Cora by choosing “Message us” in our mobile banking app.</p> <p><b>Over the phone:</b> General queries, banking and emergencies, our staff are trained to support you.</p> <p><b>Branch appointments:</b> Book a face to face appointment with a trained member of staff.</p>	<p><a href="https://personal.natwest.com/personal/ways-to-bank/telephone-banking.html#otherwts">https://personal.natwest.com/personal/ways-to-bank/telephone-banking.html#otherwts</a></p> <p><a href="https://personal.natwest.com/personal/ways-to-bank/telephone-banking.html">https://personal.natwest.com/personal/ways-to-bank/telephone-banking.html</a></p> <p><a href="https://personal.natwest.com/personal/ways-to-bank/booking-a-branch-appointment.html">https://personal.natwest.com/personal/ways-to-bank/booking-a-branch-appointment.html</a></p>
Specialist support	<p><b>30 Day Breathing Space:</b> To help borrowers struggling to repay their debts.</p>	<p><a href="https://personal.natwest.com/personal/life-moments/Struggling-financially.html">https://personal.natwest.com/personal/life-moments/Struggling-financially.html</a></p>
Bereavement	<p>We know that coping with bereavement isn't easy, so we want to help simplify the banking part. We offer a free dedicated Bereavement Service and Estate Administration services. Find out how we can help in attached link</p>	<p><a href="https://personal.natwest.com/personal/life-moments/bereavement.html">https://personal.natwest.com/personal/life-moments/bereavement.html</a></p> <p><a href="https://supportcentre.natwest.com/Searchable/997024672/How-do-I-inform-you-of-a-bereavement.htm">https://supportcentre.natwest.com/Searchable/997024672/How-do-I-inform-you-of-a-bereavement.htm</a></p>
Other life events	<p><b>Life Moments:</b> When it comes to big life moments such as going on holiday, buying a home and dealing with difficulties, we have tools, hints and tips to help you.</p> <p><b>Financial Abuse :</b> If you or someone you know is a victim of financial abuse we can offer support to help you regain control of your money.</p> <p><b>Caring for vulnerable relatives:</b> When it Understanding your role, what a Power of Attorney can do and where to get support.</p>	<p><a href="https://personal.natwest.com/personal/life-moments.html">https://personal.natwest.com/personal/life-moments.html</a></p> <p><a href="https://personal.natwest.com/personal/life-moments/financial-abuse.html">https://personal.natwest.com/personal/life-moments/financial-abuse.html</a></p> <p><a href="https://personal.natwest.com/personal/life-moments/caring-for-vulnerable-relatives.html">https://personal.natwest.com/personal/life-moments/caring-for-vulnerable-relatives.html</a></p>



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## How we can help you manage your day-to-day money better

Helping you understand your money	<p><b>Understanding Interest Rates:</b> How a change could affect you. Estimate your future mortgage payments with our calculator.</p> <p><b>Credit cards guide:</b> Simple guide with some useful information about credit cards.</p> <p><b>Guide to loans:</b> Helping you understand the basics.</p>	<p><a href="https://personal.natwest.com/personal/life-moments/interest-rates-changes.html">https://personal.natwest.com/personal/life-moments/interest-rates-changes.html</a></p> <p><a href="https://personal.natwest.com/personal/credit-cards/credit-card-help-and-guides.html">https://personal.natwest.com/personal/credit-cards/credit-card-help-and-guides.html</a></p> <p><a href="https://personal.natwest.com/personal/loans/loans-help-guides/guide_to_loans.html">https://personal.natwest.com/personal/loans/loans-help-guides/guide_to_loans.html</a></p>
Helping you develop your financial skills	<p><b>Managing your money:</b> Staying on top of your spending with tips on managing household bills.</p> <p><b>Controlling your overdraft:</b> Tips and advice on creating a budget and sticking to it.</p> <p><b>Security Centre:</b> Everything you need to stay safe and secure.</p>	<p><a href="https://personal.natwest.com/personal/life-moments/managing-your-money.html">https://personal.natwest.com/personal/life-moments/managing-your-money.html</a></p> <p><a href="https://personal.natwest.com/personal/life-moments/managing-your-money/dealing-with-money-problems/controlling-your-overdraft.html">https://personal.natwest.com/personal/life-moments/managing-your-money/dealing-with-money-problems/controlling-your-overdraft.html</a></p> <p><a href="https://personal.natwest.com/personal/security-centre.html">https://personal.natwest.com/personal/security-centre.html</a></p>

## Support you may find useful if you have a disability or a physical or mental health condition

Accessing cash	<p><b>Get Cash:</b> Withdraw money without using your bank card at any NatWest, Royal Bank of Scotland or Tesco cash machine. The Mobile App can be used quickly to select the amount of money to withdraw and provides a secure code that stays valid for 3 hours.</p> <p><b>Near Me:</b> You can find your closest ATM or branch online or by using the mobile app and tap “Help” on the bottom menu and then tap “Near Me”.</p>	<p><a href="https://personal.natwest.com/personal/ways-to-bank/get-cash-using-the-app.html">https://personal.natwest.com/personal/ways-to-bank/get-cash-using-the-app.html</a></p> <p><a href="https://supportcentre.natwest.com/Searchable/1184331592/How-do-I-find-my-nearest-branch-or-ATM-in-the-mobile-app.htm">https://supportcentre.natwest.com/Searchable/1184331592/How-do-I-find-my-nearest-branch-or-ATM-in-the-mobile-app.htm</a></p>
Using your account	<p><b>Accessing your account using technology:</b> For help with using your mobile accessibility functions view our clips by clicking on the link provided.</p>	<p><a href="https://www.youtube.com/user/NatWestVideoChannel/videos">https://www.youtube.com/user/NatWestVideoChannel/videos</a></p>
Accessibility	<p>We're always looking to improve our services wto help you with your day-to-day banking. We work with charities and customers to make reasonable adjustments that help make your banking simpler</p> <p>These are a few of the services we offer. Explore the Accessibility link for more.</p> <p><b>SignVideo:</b> Video link to a British Sign Language interpreter. The interpreter will support you to discuss your day to day banking queries and transactions.</p> <p><b>Accessible Cards:</b> Have raised dots and a notch on the side of the card. Font size for telephone numbers on the back is increased by 50%.</p> <p><b>Translation Services:</b> Where English is not your first language we offer a translation service to ensure we can communicate effectively with you. Please ask a member of staff for this service.</p>	<p><a href="https://personal.natwest.com/global/accessibility/hearing.html">https://personal.natwest.com/global/accessibility/hearing.html</a></p>
Allowing someone else to help you use your account	<p>There are lots of ways for somebody to help you with your day-to-day banking. A Power of Attorney is a document that allows someone to appoint a person or organisation to manage their affairs if they become unable to do so.</p>	<p><a href="https://personal.natwest.com/personal/life-moments/caring-for-vulnerable-relatives.html">https://personal.natwest.com/personal/life-moments/caring-for-vulnerable-relatives.html</a></p>
Ways to interact with us	<p><b>Wherever and whenever you like with:</b> Mobile Banking, Digital Banking. Tablet Banking, Phone Banking, Branch Banking and Community Bankers.</p> <p><b>Security Centre:</b> Keeping you and your money safe.</p>	<p><a href="https://personal.natwest.com/personal/ways-to-bank.html">https://personal.natwest.com/personal/ways-to-bank.html</a></p> <p><a href="https://personal.natwest.com/personal/security-centre.html">https://personal.natwest.com/personal/security-centre.html</a></p>