Don't miss out on your future dividends!

From September 2025 we will change the way we pay dividends to shareholders and will no longer pay your dividends by cheque.

NatWest Group

Be on your guard - beware of fraudsters

Please be aware that there has been an increase in reports of share scams, where fraudsters cold-call investors offering a range of financial propositions.

Remember: if it sounds too good to be true, it probably is!

NatWest Group would like to remind its shareholders to remain vigilant at all times and if you are in any doubt to call the Computershare Investor Services PLC dedicated NatWest Group shareholder enquiry line on **+44 (0) 370 702 0135**.

To find out more information on how you can protect yourself, please visit the Financial Conduct Authority (FCA) website: **www.fca.org.uk/scams** or call their consumer helpline: **0800 111 6768**.

Receive payments directly to your bank

We are stopping dividend payments by cheque. All dividends will be paid by direct credit into your bank account ensuring;

- ✓ Fast secure delivery of payments direct to your bank account
- ✓ Reduction of cheque fraud
- ✓ More secure payment method
- ✓ Reduced impact on the environment

What are your options now?

You can change your payment instruction by scanning the QR code, by going online at **www.investorcentre.co.uk**, or by calling Computershare on **+44 (0) 370 702 0135**

If you are an overseas shareholder you may choose to have your dividends paid into your account in your local currency by using the International Funds Transfer service at: **www.investorcentre.co.uk**.

Mandatory Direct Credit for dividend payments - Frequently Asked Questions

Q. Why is NatWest Group making changes?
A. NatWest Group has, for some years, encouraged shareholders to provide bank/building society account details so that their dividends may be paid by direct credit rather than cheque. The benefits to shareholders include:

- Dividends are credited to your bank/building society account on the payment date as cleared funds;
- It eliminates the delay involved in depositing the cheque and waiting for the funds to be cleared;
- It removes the risk of loss or theft of dividend cheques; and
- It reduces the administration costs of issuing replacement cheques.

Q. Is it a safe method of payment?
A. Direct credit is the most secure method of payment. Computershare, our Registrar, will not use your bank/building society account details for any other purpose or pass them on to any third party.

Q. What type of bank or building society account can I nominate?
A. You can nominate a UK bank or building society account.

Q. I don't have a UK bank account?
A. If you have a UK bank/building society account then you can have dividends credited to it in sterling. If you don't have access to a UK bank/building society account, you can elect to join Computershare's **International Funds Transfer service (IFT)** and receive dividends direct to your bank account in your local currency (a small fee and terms and conditions apply). Register for Investor Centre at www.investorcentre.co.uk for more details of the IFT.

Q. How will I know how much I'm being paid?
A. You can register to receive shareholder communications electronically at www.investorcentre.co.uk and we'll send you an electronic notification of the payment and dividend confirmation. Otherwise you'll receive an annual consolidated dividend confirmation by post at the time of each interim dividend. Consolidated dividend confirmations will not include details of any re-issued payments made during the current tax year.

Q. What happens if I don't provide account details?
A. We'll send you an annual notification by post advising that you have outstanding dividends which are being held as we haven't received direct credit instructions from you. Your dividends will not accrue interest while they are being held. Payment will be credited to your account as soon as possible on receipt of your direct credit instructions. Please be aware that providing your bank/building society account details does not give either Computershare or NatWest Group access to your account beyond enabling Computershare to pay your dividends directly into it through the normal inter-bank facilities.

Continued overleaf

Q. I prefer to receive a cheque?
A. From September 2025, it will be mandatory for your dividend payments to be made by direct credit. The decision to pay dividends by direct credit, rather than by cheque, has been taken to reduce fraud risk and enable shareholders to access dividend payments more quickly.

Q. What gives NatWest Group the authority to request my account details?
A. The decision to pay dividends by direct credit, rather than cheque, has been taken to reduce fraud risk and enable shareholders to access dividend payments more quickly.

Q. Is it mandatory?
A. Yes. To receive your dividends, you're required to provide direct credit instructions. If you don't provide these details, we'll send you an annual notification by post advising that you have outstanding dividends as we haven't received direct credit instructions from you. Your dividend will be held in a separate account and will not accrue interest while it is being held. Payment will be credited to your account as soon as possible on receipt of your instructions.

Q. Will I be charged to reissue outstanding payments once I have registered my bank account details?
A. Any outstanding payments will be automatically paid to your account on or about 21 days after your bank/building society account details have been registered, provided they are in the same currency as the bank/building society account registered. An administration fee may be deducted depending on the total value of the outstanding payments reissued. The administration fee details can be found at www.investorcentre.co.uk/help and searching for "replacement payment fees" or by telephoning the shareholder helpline using the details provided below.

Q. How often can I change my direct credit instructions?
A. You can change your instructions as often as you like. Please note that there is a deadline prior to each dividend after which changes received will be too late for that particular dividend payment.

Q. Can I email or fax back any forms you have sent me, or that I have downloaded?
A. No. Computershare require sight of an original signature to help protect against fraud. However you can update your bank account details, address and email address yourself securely online at www.investorcentre.co.uk.

Q. What are the address details of the Registrars?
A. Please note that you should have received a reply-paid envelope with any forms we send you, or you may write to Computershare at the address below. Alternatively, please go online and update your details at www.investorcentre.co.uk

For any other questions or enquiries, the Registrars can be contacted at:
Computershare Investor Services PLC
The Pavilions
Bridgwater Road
Bristol
BS13 8AE

Tel: +44 (0) 370 702 0135 (8.30am – 5.30pm weekdays apart from UK public holidays)

www.investorcentre.co.uk/contactus