



NatWest
Group



Dividend FAQs

This document has been prepared to assist ordinary shareholders with dividend related queries.

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1. What do I need to do to receive my dividend?

If you're listed as an ordinary shareholder on the NatWest Group register on the 'record date' your dividend will be paid into your bank account on the 'payment date', provided we have your bank details. You can keep up to date with our dividend announcements by visiting www.natwestgroup.com.



2. What is the 'record date'?

The record date is the cut-off date for determining the NatWest Group shareholders that are entitled to a dividend. Record dates for dividends will be announced at the relevant time and will be confirmed on www.natwestgroup.com.



3. When is the 'payment date'?

The dividend will be paid on the 'payment date'. Payment dates for dividends will be announced at the relevant time and will be confirmed on www.natwestgroup.com.



4. How is my dividend calculated?

Your dividend will be based on the number of ordinary shares you hold on the record date multiplied by the dividend paid per ordinary share. As an example, if you hold 1,000 ordinary shares and the dividend amount is 5 pence per ordinary share, your dividend would be £50. Dividend amounts will be announced at the relevant time on www.natwestgroup.com.



5. How will my dividend be paid?

Your dividend will be paid in cash directly into your bank account. You'll need to register your bank details with Computershare, our Registrar, or update the bank details Computershare currently hold for you if the existing details held are no longer correct.



To register or update your bank account details:

- Visit 'Investor Centre' at www.investorcentre.co.uk. Once logged in click on 'My Profile' then 'Banking Details'; or
- Call the NatWest Group shareholder helpline on +44 (0)370 702 0135 and register your bank details over the phone

Important: From the 2025 interim dividend payment, we will no longer pay dividends by cheque. If you haven't already provided your bank details, please do so now by registering these at investorcentre.co.uk to have your dividends paid straight into your bank account.

6. What if I live outside the UK?

If you have a UK bank account, you can register this as set out in Question 5. If you want your dividend paid in a currency other than Pound Sterling:



- **Single Euro Payments Area (SEPA)** - you can receive your dividend in Euro, free of charge, directly into a Euro bank account established within SEPA. SEPA covers all EU member states as well as Euro payments in Iceland, Norway, Switzerland and Liechtenstein. Any Euro account details you provide will override any existing UK bank account details you may have in place. For details on how to register your Euro bank account details, see Question 5.
- **Other international payments** - you can receive your dividend in a number of other currencies, including US dollars, by registering for Computershare's International Funds Transfers service (IFT). There is a fee for using this service. You'll need to register for the IFT online, via 'Investor Centre' (see Question 5), where you'll find full details of the service, including the terms and conditions and associated fees.

7. If I receive my dividend in a currency other than Pound Sterling, how will the exchange rate be calculated?

For payments made in Euro to a Euro bank account within SEPA, the payment will be calculated using the Pound Sterling to Euro exchange rate on a date prior to the payment date.



For payments made in any other currencies using Computershare's IFT, the foreign currency exchange rate is calculated using a real-time wholesale rate determined by Computershare's banking partner, which is then adjusted to include Computershare's fees. These fees and further details are set out in the IFT terms and conditions (see Question 6).

8. How do I know my dividend has been paid?

You'll receive an Annual Dividend Confirmation statement providing details of the total dividends paid to you during the tax year. If you have an email address registered on Investor Centre, you'll receive an email advising that your statement is available to view on Investor Centre.



9. Will my dividend be taxed?

You'll receive an Annual Dividend Confirmation statement which will provide details of your dividends paid during the tax year. This information will enable you to declare the income on your personal tax return and subsequently pay any tax due on your dividends.



In the UK, dividends are taxed if you exceed your dividend allowance in any tax year. Currently, the dividend allowance is £500. Further information on the UK dividend allowance is available from HM Revenue & Customs.

If you live and pay taxes outside of the UK different rules may apply to you. If you have any queries about your own tax position you should contact your local tax authority or speak with an independent tax advisor.

10. What happens if I sell my ordinary shares?

If you sell your ordinary shares before the record date, then you won't receive the dividend as it will only be paid to those shareholders on the NatWest Group register on that date.



11. Can I take my dividend in ordinary shares?

If you're an ordinary shareholder, NatWest Group will pay your dividend in cash as we're not offering the opportunity to reinvest your dividend in additional ordinary shares. We may decide to reconsider our position on dividend reinvestment in the future.



If you hold shares indirectly in a brokerage account, nominee or as part of a fund, your dividend will be handled in accordance with the arrangements you have with your provider.

12. How often will I receive a dividend?

Dividend payments will be subject to NatWest Group's financial performance and capital position. We remain committed to regular capital returns for ordinary shareholders. We'll announce any future dividend payments at the appropriate time. Please visit www.natwestgroup.com to keep up to date.



13. My ordinary shares are held in CREST, what do I need to do?

If your ordinary shares are in CREST, you can register to receive your dividend through the CREST system. If you've not enabled this service, your dividend can be paid directly into your bank account by registering your details. See Question 5 for information on how to register your bank details.



14. I hold my ordinary shares as American Depositary Receipts (ADRs), how will my dividend be paid?

ADR dividends payable on ordinary shares will be paid in US dollars facilitated by our depositary bank, BNY Mellon. Registered ADR holders will receive a US dollar check by post and broker held positions will receive payments credited to their relevant account on or after the payment date.



For further information please contact BNY Mellon Shareowner Services by e-mail shrrelations@cpushareownerservices.com or call:

- US Toll Free Number: 1-888-269-2377
- Outside the US: +1-201-680-6825

15. What is a 'Special dividend' and will I receive this?

A company can declare a Special dividend when it wishes to distribute a larger proportion of its assets to shareholders. You can keep up to date with our dividend announcements by visiting www.natwestgroup.com.



16. I have further queries, who should I contact?

Shareholders can contact Computershare on the NatWest Group shareholder helpline on +44 (0)370 702 0135. Shareholders can also manage their shareholding online via 'Investor Centre' at www.investorcentre.co.uk. Once logged in you can access a range of online services including viewing your NatWest Group share balance and updating your registered address.

