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Where any information on this website constitutes a financial promotion for the purposes of the Financial Services and Markets Act 2000, it is issued and approved by us for distribution and use in the UK only.

This website is designed to be accessed through its principal home pages and such other pages as we may decide. If you access the site through individual pages directly, which are not designed for this purpose, you may not see important information that is relevant to information on this website. You may be referred to on certain site pages to read "Legal Information". This will contain important details and/or relevant legal or regulatory information and should be read in conjunction with the relevant site pages.

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Advice

The contents of this website do not purport to provide any financial, investment or professional advice and nothing on the pages of this website shall be deemed to constitute the offer or provision of financial, investment or other professional advice in any way. In particular, you should obtain advice from a qualified financial adviser before making any investment decision.

Changes to this website

The contents of this website, including these terms and conditions of use, are subject to change by us without notification. Additionally Mettle shall not be obliged to remove any outdated information from the website or to expressly mark it as being outdated.

Telephone calls

Calls may be recorded.

Internal communications

In order to maintain the security of its systems, protect its staff and detect fraud and other crimes, Mettle reserves the right to monitor all internet communications, including web and email traffic, into and out of its domain. Monitoring includes (without limitation) checks for viruses and other malignant code, criminal activity, and use or content that is unauthorised or unlawful or material that may cause offence in any way.

Australian residents

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Other important information

The information, and any opinion contained in this website does not constitute a public offer under any applicable legislation or an offer to sell or solicitation or an offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments.

This website contains certain 'forward looking statements' as that term is defined in the United States Private Securities Litigation Reform Act of 1995, such as statements that include the words 'expect', 'estimate', 'project', 'anticipate', 'should', 'intend', 'plan', 'probability', 'risk', 'Value-at-Risk ('VAR')', 'target', 'goal', 'objective', 'will', 'endeavour', 'outlook', 'optimistic', 'prospects' and similar expressions or variations on such expressions.

Factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this website include, but are not limited to, general economic conditions in the UK and in other countries in which the NatWest Group has significant business activities or investments, including in the United States; the monetary and interest rate policies of the Bank of England, the Board of Governors of the Federal Reserve System and other G-8 central banks; unanticipated turbulence in interest rates, foreign currency exchange rates, commodity prices or equity prices; changes in UK or foreign laws, regulations or taxes; changes in competition or pricing environments; natural and other disasters; the inability to hedge certain risks economically; the adequacy of loss reserves; acquisitions or restructurings; technology changes; changes in consumer spending and saving habits; and the success of the NatWest Group in managing the risks involved in the foregoing. The risks and uncertainties are discussed in the NatWest Group's SEC filings. The forward-looking statements contained in this website speak only as of the date of the related document, and the NatWest Group does not undertake to update any forward looking statement to reflect events or circumstances after the date hereof.

The information contained in this website is subject to, and must be read in conjunction with, all other publicly available information, including, where relevant any fuller disclosure document published by the NatWest Group. Any person at any time acquiring the securities must do so only on the basis of such person's own judgement as to the merits of the suitability of the securities for its purposes and only on such information as is contained such in public information having taken all such professional or other advice as it considers necessary or appropriate in the circumstances and not in reliance on the information contained herein. The information is not tailored for any particular investor and does not constitute individual investment advice.

Information in this website relating to the price at which investments have been bought or sold in the past or the yield on investments cannot be relied upon as a guide to future performance.

The financial information published or to be published on this website, or made available or to be made available through this website, such as annual reports and quarterly reports, is compiled and placed on this website with the greatest of care. Nevertheless, only the original hard-copy English versions of this information shall be regarded as the original version. No rights may be derived from financial information published or to be published on this website, or available or to be made available through this website, including with regard to its accuracy and completeness.

In addition, it should be noted that the annual report and accounts of the NatWest Group which are published on this website or made available through this website, may be subject to adoption by the Annual General Meeting of Shareholders of the NatWest Group for the year to which the report and accounts relate.

Regulatory information

National Westminster Bank Plc. Registered in England and Wales (Registered Number 929027), Registered Office: 250 Bishopsgate, London EC2M 4AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NatWest is entered on the Financial Services Register and its Register number is 121878. The Financial Services Register can be accessed at www.fca.org.uk/register. NatWest's registered VAT number is GB 243852752.

Financial Services Compensation Scheme

National Westminster Bank plc and NatWest Markets Plc are members of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim:

Persons dealing with any member of the NatWest Group outside the UK should be aware that they may not be covered by the rules and regulations applicable for the protection of investors in the UK and should seek advice in the relevant territory.

Deposits - for money held in a bank or building society in the UK, the scheme will cover up to £85,000. Deposits in all currencies are treated the same. Most individuals, businesses and corporations can claim back up to £85,000 (or £85,000 for each eligible account holder if it's a joint account).

Investments - maximum £85,000, i.e. 100% of first £85,000 per person.

Mortgage advice and arranging (for business conducted on or after 31 October 2004) - maximum £50,000, i.e. 100% of first £50,000 per person.

Long-term insurance (e.g. pensions): maximum 90% of the claim without any upper limit.

Life assurance: The Compensation scheme may cover up to 100% of the total amount of your claim.

General Insurance:

Compulsory insurance (e.g. third party motor): 100% of the claim, without any upper limit. Non-compulsory insurance (e.g. home and general): maximum 90% of the claim, without any upper limit.

General insurance advice and arranging: (for business conducted on or after 14 January 2005). Maximum 90% of the claim, without any upper limit.

For further information about the compensation provided by the FSCS please refer to the FSCS website at www.fscs.org.uk

NatWest adheres to the Standards of Lending Practice which are monitored and enforced by the LSB. Find out more at www.lendingstandardsboard.org.uk.

Complaints Procedure

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General information Enforceability

In the event that any provision of these terms and conditions of use of this website is held unenforceable, it will not affect the validity and enforceability of the remaining provisions.

Governing Law

The terms and conditions of use of this website are governed by the laws of England and any dispute regarding this website shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.