

This table sets out a high level indicative view of what products will be offered to different types of customers.

	Personal & small business	Commercial customers ²	Corporate customers	Relevant Financial Institutions RFI
Inside the ring-fence				
Cash Accounts and Desposits	✓	✓	✓	✓ ³
Payments and Clearing	✓	✓	✓	✓ ³
Trade Finance	✓	✓	✓	✓ ⁴
Lending	✓	✓	✓	X
Outside the ring-fence				
NatWest Markets¹				
Spot FX/ FX Fwd	✓	✓	✓	✓
All other derivatives	X	✓ ⁵	✓	✓
Security/ Money Markets	X	X	✓	✓
DCM & Syndicate Lending	X	X	✓	✓
Securitised Products Lending	X	X	✓	✓
Lending	X	X	✓	✓
For current and future RBS International, certain RFIs and funds customers				
RBS International¹				
Cash, Payments & Clearing & Trade finance	✓	✓	✓	✓
Lending	✓	✓	✓	✓

Key:

✓ **Product offered**

X **Product not offered**

1 Subject to eligibility

2 Business and Commercial: turnover <£6.5m a year, <£50 employees or balance sheet <£3.26m

3 Permitted provided it does not represent an RFI exposure

4 Permitted in respect of goods and services for non RFIs

5 Limited derivative products offered to certain commercial customers

Relevant Financial Institutions can be offered trade finance, cash accounts, payment and clearing products and commercial charge cards from within the ring-fence, provided certain criteria are met to ensure they are permitted under the rules. All products are subject to eligibility. This table doesn't set out the detail or expectations relevant to specific exposures or products and whether they will be permitted or prohibited by the ring-fencing rules.