

Fairbanking Mark Portfolio

Q4, 2016

“Banking made fairer for your financial well-being”

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Introduction

Since its launch in 2010 the Fairbanking Mark has been adopted by financial institutions of all sizes to encourage them to develop products that help customers improve their financial well-being. In order to achieve a Fairbanking Mark, institutions follow an assessment and certification process.

Star rating – An initial rating is proposed against which the product will be fully tested and validated

Independent customer survey – A product specific survey that tests that customers are really using the features which support the proposed star rating

Product research – A review of product descriptions, operational procedures and promotional materials. It is also checked that the product adheres to the Fairbanking Foundation's principles of fairness and includes reviews of complaints, interest rates, fees and ensuring there are no restrictive practices such as cross-selling

Assessment panel – An independent expert body reviews the assessment and decides whether to grant a Fairbanking Mark and at what star rating

Documentation – A Fairbanking Mark license is granted for one year and a programme of ongoing checks to ensure the terms of use are adhered to and that the product continues to meet the requirements of the awarded Mark.

Fairbanking Marks range from three to five stars depending on the number of features and are in place for the following product categories:

- **Credit Card**
- **Current Account with overdraft**
- **Current Account without overdraft**
- **Personal Loan**
- **Regular Savings**

1. Credit Card

In order to achieve a Fairbanking Mark, any **Credit Card** product must meet a minimum number of features to meet the requirement of the star rating.

- **Keeping the customer informed and in control with up to date balances and alerts**
 - › Features that let the customer know exactly how much is available to spend at any given point in time and when payments are due, giving the customer a sense of control and letting them effectively manage their finances
- **Enabling the customer to keep track of expenditure by detailed category**
 - › Features that can help customers stay on top of their expenditure by providing an in-depth understanding of where they spend their money
- **Encouraging the customer to repay as much as they can afford**
 - › Features that encourage customers to repay more than the minimum amount if they can afford to do so
- **Enabling the customer to plan repayments to reduce debts**
 - › Features that help customers to take control of their debts and to take realistic actions to reduce those debts

Classic and Balance Plus Cards Capital One



The product features that gained this **4 Star** rating are:

- Customers receive reminder messages to make the monthly payment and when their account balance is approaching the credit limit
- Customers can request a message providing their account balance at any time
- Customers can request a mini-statement showing the most recent transactions at any time
- Customers can easily pay all or part of their balance, including with a debit card
- Customers can easily pay any amount including the full balance by direct debit
- Customers are encouraged to pay more than the minimum monthly payment
- Customers are shown how different repayment amounts will improve the time taken to pay off the outstanding balance/debt
- Customers can set plans to reduce debt

“At Capital One, we strive to change the industry for the better. It can be hard for customers with limited time to understand fully the difference between one product and another, that’s why an independent validation of whether the product and experience are really good for the customer is so useful. We’re proud to have earned a 4 Fairbanking Mark as it shows that our efforts to give customers a clear fair deal, and helping them to succeed with credit, are making a difference.” – Capital One*

“It made me realise that I would be able to clear my small balance much quicker by paying a small amount more each month” – Customer

“This is not something any other lender has done for me in the past and was great to help me get back on track.” (‘Back on track’ email) – Customer

Clear Rate Platinum and Reward Cards

RBS/NatWest



The product features that gained this **3 Star** rating are:

- Customers receive reminder messages to make the monthly payment and when their account balance is approaching the credit limit
- Customers can request a message providing their account balance at any time
- Customers can request a mini-statement showing the most recent transactions at any time
- Customers can easily pay all or part of their balance, including with a debit card
- Customers can easily pay any amount including the full balance by direct debit
- The bank clearly shows how different repayment amounts will improve the time taken to pay off the outstanding balance/debt

“RBS/NatWest is thrilled to be awarded a 3 Star Fairbanking award for its Reward and Clear Rate Credit Cards, the first UK Retail bank to have attained such an accolade on its credit cards. Customers can be assured by the Fairbanking award that we are acting in their best interest as these products offer features that are able to assist them in managing their credit cards on a day to day basis.” – RBS/NatWest

“As I am rather busy daily, it is very helpful to keep reminded about the next payments before the actual deadline approaches.” – Customer

“It’s useful to see how much faster you can pay your bill by paying more.” – Customer

2. Current Account with overdraft

In order to achieve a Fairbanking Mark, any **Current Account with overdraft** product must meet a minimum number of features to meet the requirement of the star rating.

- **Keeping the customer informed and in control with up to date account balances and alerts**
 - › Features that let the customer know exactly how much is available to spend at any given point in time in order to give the customer a sense of control and the ability to take responsibility for managing their finances
- **Enabling the customer to keep track of income and expenditure**
 - › Features that let the customer track how much income they are receiving against how much they are spending, helping them to identify trends, the most important of these being whether expenditure is less than income, a key factor in financial well-being
- **Enabling the customer to keep track of expenditure by detailed category**
 - › Features that can help customers to stay on-top of their expenditure by providing an in-depth understanding of where they spend their money
- **Enabling the customer to set a budget**
 - › Features that help customers to be realistic about the amount they receive and what they have available to spend, thereby helping them to stay within their budget
- **Enabling the customer to manage an overdraft**
 - › Features that help customers to take control of their debts and to take realistic actions to reduce those debts

Barclays Bank Account

Barclays



The product features that gained this **3 Star** rating are:

- Customers can receive a message or an alert of their available balance on a regular basis and on request
- Customers can request a mini-statement of latest transactions at any time
- Customers have the ability to trigger a message once the balance has reached a certain level, as determined by the customer
- Customers can track their overall income and expenditure with both a summary and changes over time
- Customers can review their expenditure by detailed category through time
- Customers will be notified by message if the balance is near the authorised credit limit or a debit transaction will take it over the limit, enabling a customer to take remedial action

“Obtaining the first Fairbanking Mark for a bank account with millions of customers acknowledges the significant steps we have taken to improve our products and services.

We are delighted that the features we have developed to improve transparency and help our customers have been received so positively.” – Barclays

“It gives me the choice to get money paid in and avoid bank charges – brilliant service. Banks often have the reputation of trying to make money from their customers. This shows Barclays isn’t one of them.”
(Unpaid transaction text alert.) – Customer

“It’s helped to manage my money better and to get an understanding of where I might be spending my money.” – Customer

3. Current Account without overdraft

In order to achieve a Fairbanking Mark, any **Current Account without overdraft** product must meet a minimum number of features to meet the requirement of the star rating.

- **Keeping the customer informed and in control with up to date account balances and alerts**
 - › Features that let the customer know exactly how much is available to spend at any given point in time, to give the customer a sense of control and the ability to take responsibility for managing their finances, enabling the customer to keep track of expenditure by detailed category
- **Enabling the customer to keep track of income and expenditure**
 - › Features that let the customer track how much income they are receiving against how much they are spending, helping them to identify trends, most importantly whether expenditure is less than income: a key factor in financial well-being
- **Enabling the customer to keep track of expenditure by detailed category**
 - › Features that can help customers to stay on-top of their expenditure by providing an in-depth understanding of where they spend their money
- **Enabling the customer to set a budget**
 - › Features that help customers to be realistic about the amount they receive and what they have available to spend, thereby helping them to stay within their budget
- **Forecasting to enable the customer to live within their means**
 - › Features that help customers forecast whether they will run out of money to pay regular bills in a given period, and therefore enable them to take action
- **Ring-fencing of bill payments to give reassurance that these bills will be paid**
 - › Features that help customers ensure that regular bills are paid prior to money being made available for other purposes

Personal Account

thinkmoney



The product features that gained this **4 Star** rating are:

- Customers can see what money is in their account through regular messages
- Customers can request a balance message or a mini statement of recent transactions to be sent to them at any time
- Customers can set an overall budget and separate money to pay their regular bills from every day spending money
- Customers can see their overall income and spending and how they change over time, helping them identify opportunities to save money
- If customers' account balance is insufficient to pay their next bill, they receive an alert from their Money Manager enabling them to take action
- Customers, when accessing their account online, will receive a message to show if their bills will get paid in the future or if they need to take action (a smiley or sad face gives the customer their account status)

"We are delighted and humbled to be granted the Fairbanking Mark for the 5th year running. For us the Mark is fantastic 'official' recognition of what our customers tell us daily – that their thinkmoney Personal Account helps them manage their money better." – thinkmoney

"I like it because I know exactly how much I have put aside for bills and how much is left over. I can never get into debt this way and it's proved extremely helpful to me." – Customer

"It lets me know at a glance if I have any issues before they happen, unlike a normal account that lets you know after it has happened." – Customer

4. Personal Loan

In order to achieve a Fairbanking Mark, any **Personal Loan** product must meet a minimum number of features to meet the requirement of the star rating.

- **Enabling the customer to borrow an amount that they can afford**
 - › Features that enable the customer to consider whether a loan is appropriate for them and whether they can afford the repayments for the loan
- **Enabling the customer to easily make a repayment, including paying early**
 - › Features that enable the customer to make a payment easily and reminders to do so if appropriate: the objective is to make it as easy as possible for the customer to make a repayment – for some customers, repaying early will reduce worry and reduce vulnerability to a change in circumstance
- **Ensuring efforts are made to help the customer act in their own best interests if they have experienced a change in circumstances**
 - › Features designed to ensure that the customer takes action at the earliest time if they face difficulty: in granting the Mark, the Fairbanking Foundation Panel considers how the customer is treated given that their circumstances may have changed, as well as the way in which the customer is supported
- **Establishing a connection between the loan and savings**
 - › Features that provide a connection between using income for savings and using it to repay a loan: for instance, a savings ability/habit may be developed as a result of these features; as an example, a product may encourage an element of saving simultaneously with the debt repayment to promote a savings habit and provide an incentive to save further when the loan repayment is completed

Barclayloan

Barclays



The product features that gained this **4 Star** rating are:

- Customers have the ability to understand the amount of repayment for different periods and amounts
- Customers have a tool to work out whether you can afford to repay the loan
- Customers will consider the total amount of debt including the new loan
- Customers will have encouragements to repay early such as reminders that this is possible during the life of the loan
- Customers can use direct debit or standing orders to automate regular payments
- If customers miss a payment they are encouraged to take action if they are finding payment difficult
- Customers will be offered a repayment plan at an affordable level at the earliest opportunity
- Customers will be aware of the possibility of a revised repayment plan if they have a financial difficulty

“Receiving the 4 Star Fairbanking Mark for Barclayloan shows the commitment and effort Barclays puts into making sure our customers are at the centre of what we do. We are passionate about our customers financial well-being and helping them to achieve their ambitions. We are working hard to help customers better understand their financial health and what they can do to improve it.” – Barclays

“It was very clear and showed me how much I would be paying each month so that I could work out if I can afford the repayments and then budget accordingly.” – Customer

“The shorter a repayment period, the better, so that income is freed up again. Therefore if I can make additional payments using unexpected cash and reduce the period, that works out better for me.” – Customer

Personal Loan

1st Alliance Ayrshire Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“Our directors, volunteers, staff and members are absolutely delighted to have received the 5 Star Mark from the Fairbanking Foundation. The award celebrates all the hard work and echoes our self-belief as an organisation that we are doing a brilliant job.” – 1st Alliance Ayrshire Credit Union

“You learn to save money, and it makes you more responsible. Some people who come in just want to get money, but being able to save while repaying a loan makes them think and consider saving.” – Customer

“It made me realise how much the ingoings and outgoings were. It’s a very good idea as doing that means you’re not being set up to fail, and it’s realistic.” – Customer

Budget/Handy/Premier

Hoot Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“We are delighted to receive this accolade. This quality mark is an important step in helping members to identify that our loans have been rigorously tested for the financial well-being they can deliver. We want to recognise the work of staff and support of members in this achievement. As a community led co-operative, we strive to put members at the centre of everything we do and work hard at providing the community with a fair and responsible alternative for financial services.” – Hoot Credit Union

“It’s just convenient, I know exactly what I’ve got to budget with till the end of the month, I know my salary deduction’s gone straight to Hoot Credit Union and I don’t have to worry about it.” – Customer

“I calculated all monthly out goings and seen the excess cash I had I wanted to make sure with the loan payment removed I still had enough cash to last the month, a loan is meant to help improve your lifestyle or I wouldn’t of taken it out – Customer

Loan

1st Class Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“1st Class Credit Union are delighted to have been awarded the 5 Star Fairbanking award for our personal loan products, the staff and directors of 1st Class Credit Union are fully focussed on our members needs and this is reflected in the products we offer. It is also satisfying to know that of those members surveyed 70% have more than one product with us. We will also use the feedback to improve on our services bringing further transparency and financial well-being for our members.” – 1st Class Credit Union

“It helped me in the sense that if you can’t afford repayment for the repayment period, you can choose what you can afford to borrow and pay without stretching yourself and damage your credibility of obtaining loan in the near future where you may need funds.” – Customer

“1st Class C.U. advises that if a member is experiencing financial difficulties that they should get in touch and if they can help no matter the problem every effort will be made to help the member.” – Customer

Loan

NHS Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“On behalf of the NHS Credit Union family, I am absolutely thrilled that we have been granted a 5 star award for our main personal loan product by The Fairbanking Foundation. Our commitment to serving members with high quality products and services built on an ethical value base and member centric ethos is the very fabric of our business model and this recognition is testimony to that approach in action for.” – NHS Credit Union

“I have not just paid all my money to getting the loan paid off, I have benefited from also putting money in my savings.” – Customer

“The staff at the credit union is extremely friendly and helpful, and I would have no concern contacting them if I had difficulties. They treat customers with respect.” – Customer

Flexible and Clarity Loans

Lloyds/Halifax/
Bank of Scotland



The product features that gained this **5 Star** rating are:

- Customers have the ability to understand the amount of repayment for different periods and amounts
- Customers have a tool to work out whether you can afford to repay the loan
- Customers will consider the total amount of debt including the new loan
- Customers will have encouragements to repay early such as reminders that this is possible during the life of the loan
- Customers can use direct debit or standing orders to automate regular payments
- Customers are encouraged to take action if they are finding payment difficult
- Customers will be offered a repayment plan at an affordable level at the earliest opportunity
- Customers will be offered a revised repayment plan if they are having financial difficulty

“At Lloyds Banking Group we are extremely pleased to have achieved the 5 Star Fairbanking Mark for Unsecured Personal Loans. We believe that by putting customers first, exceeding their needs today and anticipating their needs tomorrow, we are delivering simple, transparent and flexible solutions through our loan offerings.” – Lloyds

“They were helpful when helping talk about my outgoings and income and they came to a figure that would be suitable for me to pay back. Helped me come to a reasonable amount every month.” – Customer

“To know you have the option of how much you want to pay each month. They gave me three options of different length plans.” – Customer

Loyalty Loan

Enterprise Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“Enterprise was one of only four credit unions in the country to be awarded five stars by the Fairbanking Foundation so this is a fantastic accolade for all our branches and indeed the North West. We hear on a daily basis how happy our members are with the level of service that we provide, but to be recognised on a national scale shows that our dedication isn’t going unnoticed.”
– Enterprise Credit Union

“I feel more confident in my saving money and will continue to save after I have paid off my loan.” – Customer

“They understood I had changed jobs and my payment date had changed then helped me to manage it.” – Customer

Helping Hand and Shares Based Loans

Central Liverpool Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
- Customers may receive messages of encouragement, such as reminders that they can repay early during the life of the loan
- Customers are encouraged to set the payment date so the loan payment is taken shortly after their income has been received
- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use available money for regular savings

“We are honoured to receive the Fairbanking five star award for 2 different products, particularly as they are awarded as a result of feedback from our membership. The awards prove that we have the members’ interest at heart in all that we do. More importantly to us, the awards validate our approach to supporting our members by producing user friendly products that are aimed at improving their financial well-being.” – Central Liverpool Credit Union

“They have given me all the information I have needed and advised me really well on how to pay it all back.” – Customer

“Saving has become second nature to me.” – Customer

Instant Saver and Saver Loans

London Capital Credit Union



The product features that gained this **5 Star** rating are:

- Customers will understand the amount of repayment depending on the loan period and amount borrowed
- There is a tool designed for customers which can be used to work out whether they can afford to repay the loan (e.g. a budget planner)
- Customers will consider the total amount of debt, including the new loan that they will need to service if the loan is approved
- Customers can repay early without a fee or charge
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- Customers are encouraged to use a direct debit or standing order or some other automated regular payment mechanism e.g. payroll deductions to make the regular payment
- Customers are presented with the option of a revised repayment plan prior to missing a payment due to financial difficulty
- Customers are encouraged to save simultaneously with the debt repayment to encourage the saving habit. On making the final payment the customer is encouraged to use money for regular savings

“We are so proud to have received the 5 Star accreditation. It’s a meaningful recognition of the work of our staff and volunteering team in bringing fair and affordable financial services to a rapidly growing proportion of the UK population. We hope that others will follow our example and implement best practice.” – London Capital Credit Union

“The whole ethos of repaying a loan and saving at the same time is brilliant as I have historically never been disciplined enough to save.” – Customer

“The staff are extremely helpful and friendly at the branch and I feel confident they would help.” – Customer

5. Regular Savings

In order to achieve a Fairbanking Mark, any **Regular Savings** product must meet a minimum number of features to meet the requirement of the star rating.

- **Enabling the customer to set savings goals or “pots”**
 - › Features that are more likely to lead to savings action by making a commitment to a specific goal
- **Providing the customer with feedback**
 - › Features that provide customers with effective feedback on the progress they are making, in a way that is motivating
- **Setting up a “rainy day” fund**
 - › Features that encourage people to have a contingency for unexpected expenditure and to rebuild that fund once it is called upon
- **Setting up a budget**
 - › Features that help people to be realistic about the amount they can save on a regular basis
- **Setting up payments**
 - › A structure that makes it straightforward to set up a regular payment once goals or budgets are set
- **Providing motivation and incentives to continue with or re-align a goal**
 - › Features that provide customers with messages that encourage them to continue with or re-align goals, and financial incentives to encourage customers to continue saving

Instant Access ISA and Cash ISA with Savings Goals

RBS/NatWest

RBS Instant Access ISA with Savings Goals



NatWest Cash ISA with Savings Goals



The product features that gained this **5 Star** rating are:

- Customers can budget how much they can afford to save and actions are suggested
- Customers can set up one or more goals or savings 'pots', which can be personalised
- Customers may receive various messages of encouragement and support
- Customers can set up a specific "rainy day" fund for emergencies
- Customers can find out how much they will need to save and for how long
- Customers can easily set up a regular payment into their savings account
- Customers can easily see how their savings are progressing towards their savings goals
- Customers will find the product is presented both with graphics and numbers
- Customers may receive helpful messages, for example, about how much other people are saving

"RBS/NatWest are delighted to be the first UK bank to be accredited with the Fairbanking 5 Star Mark for helping our customers save towards their goals. This fits perfectly with our desire to help our customers with their savings needs and adds external, independent weight to the steps we have taken towards achieving this." – RBS/NatWest

"I set it up to help me budget for planned on-going future expenditure and it instils a discipline that has already helped at the right times; I would not have put the funds aside without it." – Customer

"Provides reminders and encouragement so less likely to use the money elsewhere. It keeps you motivated, and helps you make small changes; it's good to have a visual reminder of how close/far you are to achieving your goal." – Customer

Instant Saver with Savings Goals

RBS/NatWest



The product features that gained this **5 Star** rating are:

- Customers can budget how much they can afford to save and actions are suggested
- Customers can set up one or more goals or savings 'pots', which can be personalised
- Customers may receive various messages of encouragement and support
- Customers can set up a specific "rainy day" fund for emergencies
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"RBS/NatWest are delighted to be the first UK bank to be accredited with the Fairbanking 5 Star Mark for helping our customers save towards their goals. This fits perfectly with our desire to help our customers with their savings needs and adds external, independent weight to the steps we have taken towards achieving this." – RBS/NatWest

"I found the 'rainy day' fund helpful because you never know when you might need it and I have always found it difficult to save." – Customer

"I find it a lot easier to budget and save when I can see everything that I have going in and coming out. I especially appreciated the handy subcategories which reminded me of little outgoings that I may otherwise have left out of my budget." – Customer

Getting in touch

The Fairbanking Foundation can be reached in the following ways:

Telephone **020 7617 7957**

Email **info@fairbanking.org.uk**

Website **www.fairbanking.org.uk**

