

Are you ready
to join us?



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Congratulations

We're delighted to offer you a job with RBS.

This booklet will give you a taste of what it's like to work here at RBS and answer some of the questions you might have.

If you decide to join us, you'll be joining RBS at the most challenging time in our history. But we have a clear goal and we're making steady progress towards it.

We're working together to become one of the world's most admired, valuable and stable banks. We're doing this by serving our customers; offering them financial products that meet their needs and ensuring our lending and investment practices are responsible. This is what's at the heart of good banking.

We believe we have the chance to make a difference every day. So if you want to be part of our future, we'll give you the help and support you need to succeed.

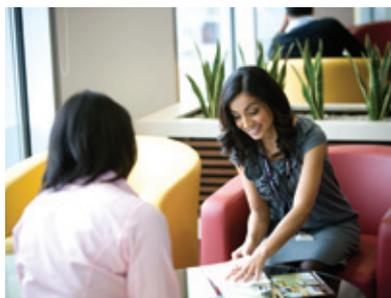


Strategic Plan

<https://changingthebank.rbs.com/StrategicPlan.aspx>

Changing the Bank

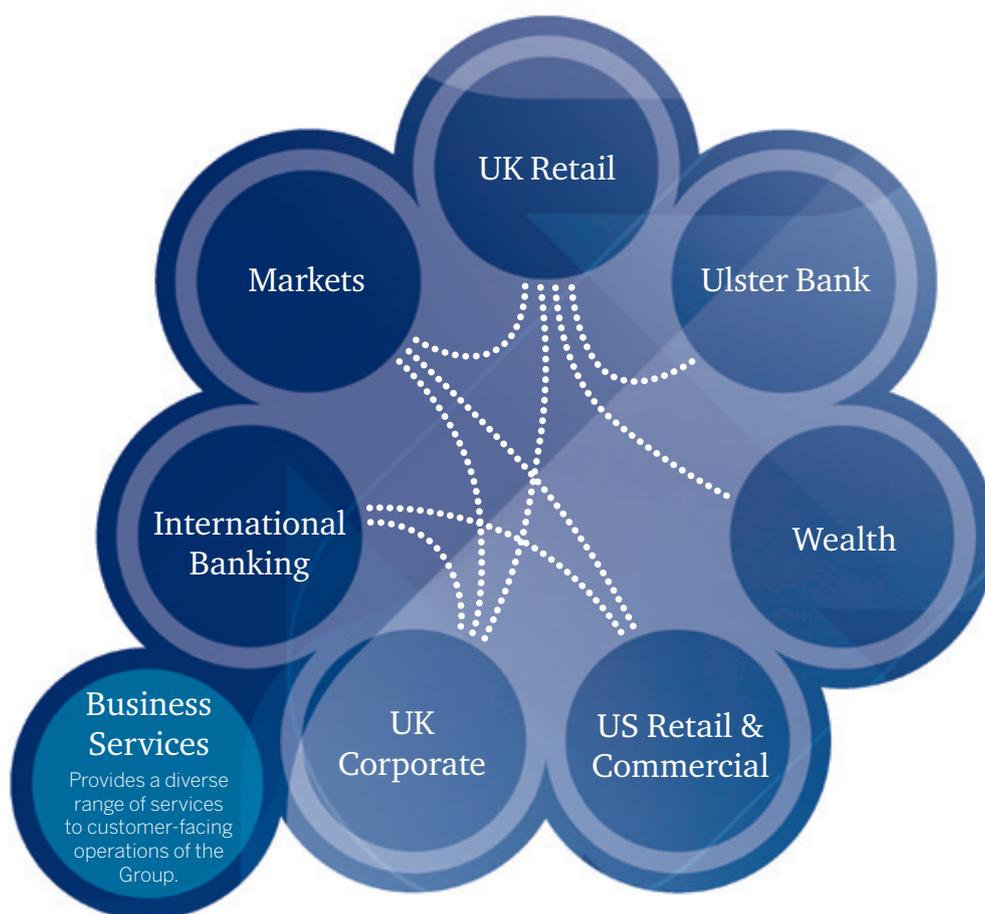
<https://changingthebank.rbs.com>





What does RBS look like?

Here's a quick look at the different parts of RBS and how they fit together.



You can find out more about where your role fits into RBS on

[rbs.com](https://www.rbs.com)

To learn more about our people, visit

<https://changingthebank.rbs.com>

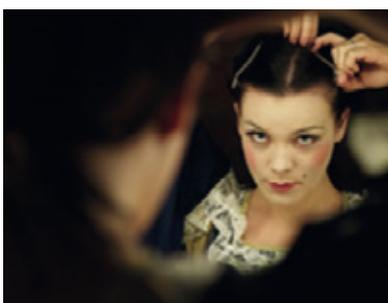


What's it like to work here?

At RBS, we're all working together to rebuild our reputation and create a sustainable business for the future.

It's a big challenge, but it's also a great opportunity. With the support of three key groups; our people, our customers and our communities – and a lot of hard work – we know we'll get there.

Our People



Our Customers



Our Communities



Our People

We can only reach our goal through our people. It's their commitment and their effort that will rebuild RBS.



Nick Ramsden, Coutts & Co

“I've always loved working here because of the sheer variety of opportunities.”

In return we offer support, development, flexibility and opportunity to help take careers further.

It's challenging – but it's also exciting, fast-paced and fun. As a new member of our team, you'll be given every possible help to find where RBS can take you in your career.

Where I want to be...

I think I've always loved working here because of the sheer variety of opportunities – the Group really can take you anywhere. I joined NatWest Bloomsbury branch as a Junior Clerical Officer when I was 16.

I worked my way up through the customer service roles in a very busy branch, then made the jump to back-office operational roles, leading teams who really cared about getting it right for customers. I was interested

in writing, so I became a Communication Champion for my business, which led to a role as a Communications Manager. And last year I leapt at the chance to join Coutts, one of our oldest and most respected brands, where I lead a team who manage lending for our high profile, high net-worth clients.

The secret of my success?

Taking control. RBS isn't about sitting waiting for someone to send you on a course, it's about creating your own opportunities. I've arranged attachments to different businesses, I've launched departmental magazines, I've found myself a mentor, I've taken charge of my own destiny. Your line manager is there to support you, and there's a great framework of development and help, but ultimately it's your career. It's up to you to decide where it takes you.



Our Customers

Serving our customers, and doing it well, is the foundation of everything we do at RBS.



Pictured at RTS premises in Muthill Road, Crieff are left to right; Alan and Heather Robbins, Directors and Philip Bolland, RBS

“In fact, with over 1.1 million small to medium enterprise customers in the UK, RBS and NatWest support more business to start, succeed and grow than any other bank.”

We see every day as a new chance to earn our customers' trust. And in these tough times, we're doing everything we can to help our customers to not only survive, but thrive.

Serving Customers Well

Enterprise is one of the cornerstones of our economy. Each year we help thousands of people start new businesses and support many more who want to see their business grow. In fact, with over 1.1 million small to medium enterprise (SMEs) customers in the UK, RBS and NatWest support more businesses to start, succeed and grow than any other bank.

In today's challenging times we've made significant commitments to this sector through our SME Customer Charter. We have promised our customers that we'll support them; provide access to finance; and be fair and transparent in our pricing and lending decisions.

Our approach pays off. A forestry business in Perthshire, Scotland,

RTS Ltd, managed to grow as a result of working with RBS.

The bank provided help and advice to the company which specialises in clearing trees both at a contracting and consultancy level. As the number of renewable wind energy projects increased so did the need for RTS Ltd to expand premises and staff. Director Alan Robbins says RBS support has really made a difference:

“We have a fantastic workforce and this will go a long way to help us continue our growth. We're always looking for opportunities to grow and hopefully that will mean even more local jobs in future. We also very much appreciate the support RBS has provided in helping us move the business forward and it's good to know they're behind us and our plans,” he stated.

We're proud of our track record in working with companies like RTS Ltd, because we can help to make a difference to individuals, communities and, in turn, the wider economy.



Our Communities

We like to do things differently. We offer a Community Investment programme that enables our people to support the good causes that really matter to them, both financially and with their time.

Our Charity Partners



We make it easy for people to get involved at work through our charity partnerships, as well as recognising the contribution people make outside work through our Community Cashback scheme.

Employee Volunteering in Action

Through our charity partnerships, our people have unique opportunities to help the causes closest to their hearts: we cover the costs, and give time away from work to do it. As well as helping our communities, our programmes also help our people develop their own skills, and there's really nothing better for team-building. It's also a lot of fun! So, if you're an expert on small businesses, you could find yourself mentoring a young person who is starting their own enterprise. Or you could see your

colleagues in a whole different light after helping a local hospice decorate one of their rooms. You could even go back to school to deliver lessons on finance to secondary schools – after that, we guarantee those tricky presentations will be a breeze.



'One Week in June' fundraising initiative 2009 & charity work with Fairbridge.



“...our people have unique opportunities to help the causes closest to their hearts...”



How do we do the right thing?

RBS delivers products and services to millions of customers across the world.

It's important that we are consistent in the way we do business, look after our customers and manage risks. Everyone that works for RBS has a responsibility to go about things in the right way; the six statements below help everyone understand what that way is.

We understand our customers

We treat them fairly, look after their information and make sure our products meet their needs.

We value our people

We recruit, promote and pay based on performance. We don't tolerate discrimination.

We conduct ourselves in a way that protects our reputation

We conduct our business in a sustainable way – that means we are a responsible and engaged member of the community, providing reliable services and

operating within all relevant laws and regulations. You can read more about how RBS is building a sustainable business on page 15.

We operate in a secure environment

We understand who we're doing business with and protect ourselves and our customers to minimise losses from fraud or error.

We understand and manage the risks we're taking

We identify and manage the level of risk we're prepared to take. We protect the interests of the Group and our customers.

We manage our finances carefully

We use Group capital and resources effectively and account for our transactions properly.



What are we doing to build a sustainable business?

We're all working hard to make RBS a business we can be proud of once again. We want to build a sustainable business – that means making sure we meet high standards of environmental, social and ethical responsibility.

Sustainability matters to our customers, and it matters to our people, because we all want to be part of a responsible group that does the right things in the right way.

One example of our sustainable approach is our commitment to supporting enterprise in the countries we operate in. In India, we're working with microfinance partners to help people start their own venture, by providing small loans which have a huge impact.

For instance, a loan of just £50 is enough for a family to buy some chickens and a coop. This can transform lives, and help provide a sustainable income through providing food and produce to sell.

So far we've loaned £91 million in enterprise loans to over 970,000 household, and the programme has been so successful that we're now looking it to see if any elements would be effective in other countries.



For more information about sustainability please see

www.rbs.com/sustainability



Where can we take you?

We hope that's given you a taste of where your new career can take you. For further information please speak to your recruiting manager or go to rbs.com

At RBS we tell it like it is. We know the next few years will continue to be tough. But we believe that the end result – a strong, proud RBS – will be worth it.

If you're ready for the opportunity of your career, **we're ready for you.**

