

A photograph of a woman with short blonde hair, smiling warmly. She is wearing a dark blue patterned top. In the background, a man in a white shirt is visible, and there are kitchen items like a coffee machine and a bowl of fruit on a table. The image has a soft, warm tone and is overlaid with semi-transparent geometric shapes in shades of blue and purple.

A very warm
welcome

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Where can we take you?

Welcome to the Royal Bank of Scotland group.

We're delighted you're joining us. This booklet is your roadmap of the first few days in your new career.

It will give you some important information and help you with the practical details of starting your new job. Please take the time to read through it, and to begin completing the checklist.

When you start working with us, you'll complete an online induction which will give you more information about RBS as a whole. Your line manager will also spend time with you helping you understand how your particular area fits into the bigger picture, what's expected of you, and what support and development is available. So, don't worry if you still have questions once you've read this booklet – there will be plenty of opportunities to discuss your queries once you join your team.

We wish you the best of luck in your new career!

*Left: Pretti, Lean
Change Agent,
loves glass painting*

*Right: Luke, Finance
Manager and keen cyclist*





Before you start

- Read this booklet
- Phone your line manager to check the details for your first day:
 - What building / branch do you need to go to?
 - Who should you ask for on arrival?
 - What time should you arrive? – this may not be your usual start time.
 - What is the dress code? – if you work in a role where uniform is worn,
 - Will it be available on your first day and if not, what should you wear?
 - Any other queries you may have.
- Your pay is only paid through RBS, NatWest or Ulster Bank accounts so you may need to open one of these. As a new employee, we'd like to introduce you to Your Bank. Our people are entitled to exclusive low rates on our financial products and services through Your Bank, and as a new employee they'll make opening your new bank account slick and simple. Please visit www.yourbankrbs.co.uk to view the range of available accounts. To open an account or change your existing account to an employee one, please call **0808 101 4186** (minicom **0800 0151 747**). It's important you do this quickly, as we won't be able to pay your salary until you have an RBS, NatWest or Ulster Bank account.

Your manager may arrange a pre-visit to show you round the building, meet some colleagues and arrange a security pass for you.

Security pass

Until a photographic security pass is issued to you, you will have to be signed in and out of your building. Your line manager will tell you how to organise your pass.

Employees working in the UK are required to have a UK National Insurance (NI) number, please contact Jobcentre Plus on 0845 600 0643 to apply for a permanent NI number. Once you have received this, update your personal details on UK Human Resources pages on Insite.



To view the range of available accounts please visit:

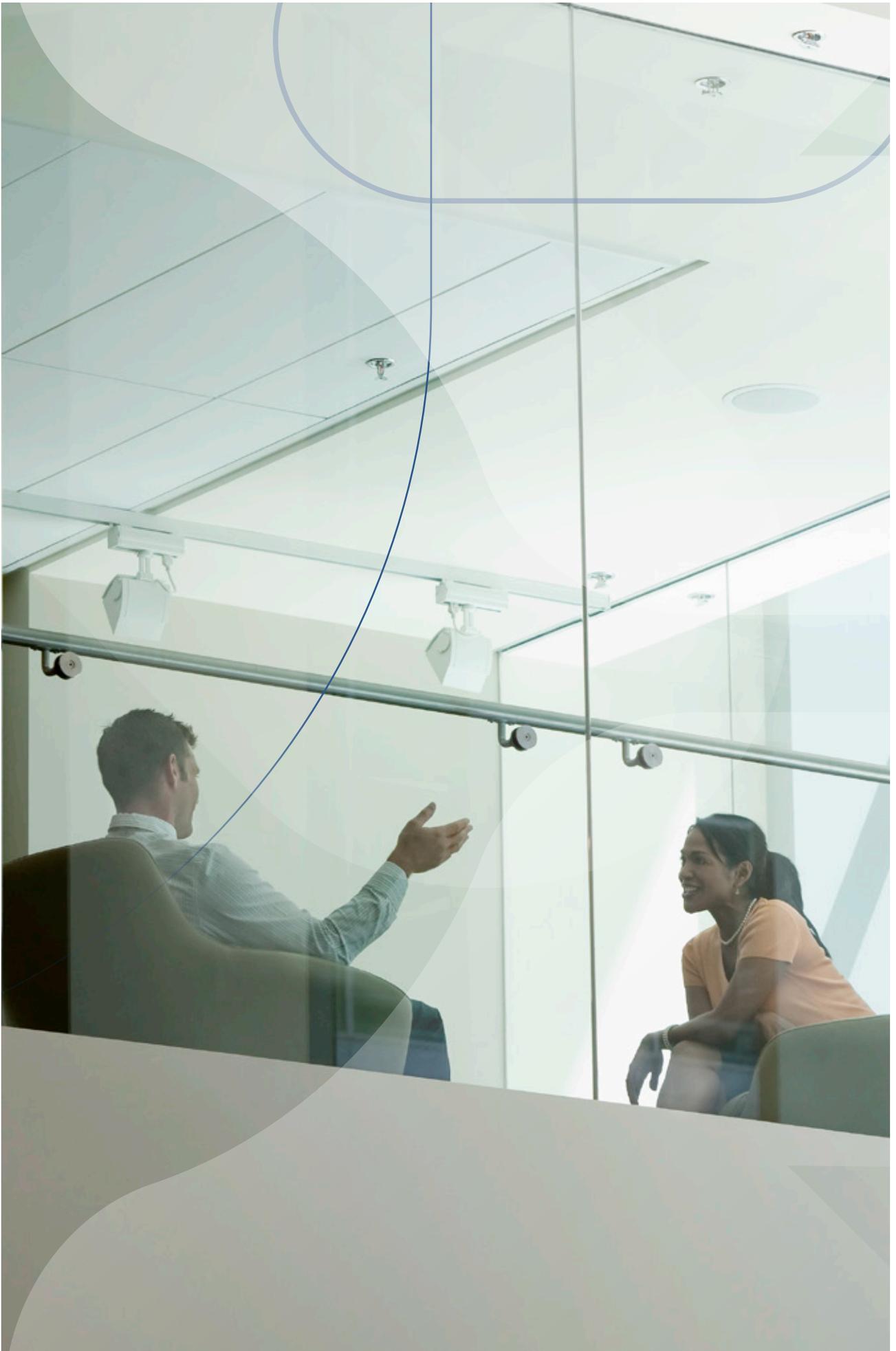
www.yourbankrbs.co.uk



To open an account or change your existing account to an employee one, please call

0808 101 4186





Your Payslip Explained

Your payslip contains all the information you'll need to know about your pay, tax, benefits and any other deductions from your pay.

1. PAYE Reference

Is a unique number given to RBS group to quote when communicating with the HMRC/Benefit Agency.

2. RBSelect/BiK provided

This will show a summary of all your RBSelect deductions under their appropriate category. For ROI employees, it will display any of your Benefit in Kind details.

3. Employee Number

Details of your unique employee number, where you work and details of where your salary is paid into.

4. ValueAccount

Confirming your total annual ValueAccount and salary within that for the year. Your ValueAccount is made up of your salary plus all of your Benefit Funding.

5. Net pay

The amount you will have credited to your Group bank account each month after all deductions have been made.

6. Deductions

The amount you earn before tax is deducted is your 'gross salary'. You may find that this differs from your taxable payments figure as some of your RBSelect options will be taxable.

7. Pay Details

You will see your pay details and any deductions for RBSelect options.

Your payments will include:

- Basic salary
- Value A/C Top Up – extra funding paid to eligible staff
- Pen Ben Fund – this extra funding is made by the Group for you to take as extra cash or to use towards your pension or other RBSelect options

RBSelect Deductions

- Minus (-) represents a deduction from your pay. Depending upon your RBSelect elections you may see a variety of options listed or known at all.

Please note, the payslip can only show a maximum of 18 lines of data within this area.



You'll hear people referring to your ValueAccount. Find out more about this visit

Search > Total Reward

For details about RBSelect visit

www.rbspeople.com/rbselect



Payslips are delivered to work addresses each month, usually a few days before you get paid.

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Things you need to know

Keeping you, and your business, safe.

It's important that we protect our business, employees and customers.

There are policies to deal with all security and fraud issues, which you need to understand and follow.

Each part of our business also has a detailed plan to make sure we can keep serving our customers should there be any sort of disruption. These are called Business Recovery Plans, and your manager will explain your team's plan.

Of course, you'll receive full training on all of this as part of your induction, but from day one, there are things you need to be aware of.

It's rare, but financial services employees can be targeted by criminals for a variety of reasons – for example, perceived access to cash or to customer information. So it's important we help you to protect yourself.

Left: Alan, Senior Client Partner enjoys flying in his spare time



Right: Gemma, Business Startup Manager, loves theatre



Left: Qiming, Risk Assessment Manager and badminton player



Right: Natasha, Customer Service Officer and hip-hop dancer



Keeping Yourself Safe

We take the responsibility for the safety of our employees very seriously.

Stay safe

- Be careful when talking about work, whether it's with friends or colleagues or on a mobile phone – you never know who's listening.
- Don't draw attention to the fact you work in a bank, ensure you take off your name badge or ID, especially when travelling. This also includes information shared on social networking sites such as Facebook.
- Be aware of your surroundings, have a look around when you're arriving or leaving at home or work.

Alertline

Alertline is the Group's emergency helpline which provides advice for you and your family on all matters of personal security and safety, at and away from work – and its available 24 hours a day, seven days a week.

We recommend you save the number in your phone – [0800 085 3000](tel:08000853000) or [+44 131 549 8999](tel:+441315498999) from outside the UK.



Alertline:
[0800 085 3000](tel:08000853000)



Keeping Our Customers Safe

We keep a lot of customer information, as well as many kinds of operational and regulatory records, it's vital we keep these safe.

Everyone who works for RBS is responsible for the confidentiality, integrity and availability of our systems, information and records.

Criminals use personal details to open bank accounts and get credit cards, loans, state benefits and documents like passports and driving licences. Criminals commit identity theft by stealing information. This is often done by taking documents from rubbish bins or by pretending to be from legitimate organisations and asking people for their personal information.

Know your responsibilities

- Protect information – your manager will explain our requirements for classifying, handling and protecting information.
- Look after Group equipment, like laptops and mobile phones.
- Keep equipment secure inside and outside work and make sure you know what to do if it's lost, stolen or becomes faulty.

- Treat all paper waste as confidential and dispose of it correctly – your manager will show you how.
- Clear your desk before you leave work.
- Keep passwords secret and don't share them with anyone – including colleagues, managers and IT support staff.

Preventing financial crime

The RBS group takes fraud and theft by employees very seriously. All cases will be investigated and reported to the police where appropriate. This may lead to disciplinary procedures, including possible dismissal, arrest and prosecution.

Fraud is any attempt to gain funds, information or other assets by deception or other illegal means, whether by customers, employees or unknown third parties.

All fraud or suspected fraud must be reported at the earliest opportunity, as the earlier a fraud is reported the more chance there is of recovery. This includes any approaches made directly to you to take part in illegal criminal activity. Always act on your suspicions and consult your line manager if you have any doubts or queries.

Money laundering is any attempt by criminals to disguise the source of money or assets derived from criminal activity such as drug-dealing, human trafficking, fraud, theft, blackmail or tax evasion in order to avoid prosecution, conviction and confiscation. If you commit or assist others to commit money laundering and terrorist financing offences you will be personally liable. The penalties for these crimes are high and include jail sentences and substantial fines.



Visit Security Zone on Insite for tips and advice on Security and Fraud, details of your personal responsibilities and the latest Security and Fraud news.

Search > Security Zone

Keep equipment secure inside and outside work



Keeping You and Your Colleagues Safe

There are a number of important policies which cover your health, safety and wellbeing at work.

Again, you'll be given full training on these as part of your induction, but from day one you need to be aware of some critical procedures.

Your line manager will brief you on:

- Fire – including location of fire exits, fire escape routes and what you should do in the event of a fire
- Bomb threats
- Accident reporting
- First aid
- And what Health and Safety training you need to complete as part of your induction

RBS Right Call

We encourage employees to report concerns where they have a reasonable belief that illegal or unethical behaviour is happening. RBS Right Call is a free, confidential telephone helpline which is available for all

RBS group employees who wish to report a whistle blowing issue or event. You can contact [RBS Right Call](tel:08082342881) on 0808 234 2881 (ROI 1-800-55-8746), 24 hours a day, seven days a week.

Everyone is different

We're committed to valuing and promoting diversity in all areas of recruitment, employment, training and promotion. This means we might need to make an adjustment to your workplace to accommodate your individual needs. If you think you might need a workplace adjustment to ensure your health and safety, please speak to your line manager. You can do this before your start date if you wish, and of course you can also arrange a pre-start visit with your line manager if you feel that would be appropriate.



RBS Right Call

0808 234 2881

Make sure you know where the first aid kit is



Pre-start and first day checklist

What you need to do

Before you start

- Read through the information in this booklet, the Group Code of Conduct and Your Choice Brochures
- Contact your line manager to make arrangements for your first day or for a pre-start visit
- Open an RBS, NatWest or Ulster Bank bank account, if you don't already have one, by calling [Your Bank](#) on 0808 101 4186

On your first day

- Bring this booklet with you and complete the [Declaration of Secrecy form](#), which must be witnessed by another member of staff
- If you have a P45, send parts 2 & 3 to the below address, keeping part 1 for your records. If you don't have a P45, then you will need to complete a P46 – This can be downloaded from this site.
The address to send the form to is:
[Royal Bank of Scotland, Data Management Team, 3rd Floor, 1 Hardman Boulevard, Manchester, M3 3AQ](#)
- You will also be given your [employee ID number](#)

- Read and understand the information security [Acceptable Use policy](#), which you'll find on Insite; the group's intranet platform at [Security Zone > Policies and Procedural Guidelines](#). If you don't have access to Insite, your manager will give you a copy of this important policy
- It's important we can get in touch with you or your next of kin in the event of an emergency, so on your first day please make sure your line manager has up-to-date contact details

In your first week

- You'll be given information about [Your Choice](#) to help you make the most of your reward package. More information is also available at: www.group.rbsgrp.net/HR3/PayBen/Your_Choice/Default.asp
You then need to make some important decisions:
 - Through [RBSelect](#), decide what level of contribution you want to make towards your pension from the Royal Bank of Scotland
 - Retirement Savings Plan. You also need to let us know if you want other benefits or just cash

If you prefer to take some time to consider your options you have 90 days from your start date to elect your preferences. Visit rbspeople.com/rbselect for more details and to make your [RBSelect](#) elections. You will need a PIN which will be sent to you automatically. If you don't make any elections the default package will apply – this includes core and Life Disability cover and automatic contributions to the Retirement Savings plan

- Complete and sign the [Retirement Savings Plan death benefit form](#). As a Group employee, your beneficiaries may be entitled to a lump sum in the event of your death – this form ensures the Trustees can consider your wishes
- [Once you can log on](#), visit Employee Self Service on Insite, our intranet, and add your new business email address. Employee Self Service allows you to update your personal details and carry out important transactions, for example overtime keying, so it's important to keep your details up to date

On your first day

Every first day is different, but as a guide, your manager will show you round, introduce you to colleagues and talk you through your induction programme.

In some teams you may also have a 'buddy'.

A Buddy

A designated team member who will help you through your induction and start period.

What to expect

You might be able to sit in on some meetings, meet some customers, or spend time shadowing colleagues. You'll be given everything you need to log onto your computer and be introduced to Insite.

Insite

Our intranet. You'll find loads of important information here, as well as Group news.

A number of important policies and procedures, as well as your Induction are accessed through Insite.

RBS World

The employee magazine. Visit <http://world.rbs.com> for the

latest business and stories about our people. You can read employee blogs and interact using comments boards and polls.

Bring with you

- This booklet
- Your P45 if you have one
- Your Group bank account details



Remember to bring this booklet, your P45 and your bank details

“Above all, your first day is a chance to begin understanding more about the Group, and the part you'll play. And to find out where the coffee machine is”



Where can we take you?

It's early days and we've got a lot of work to do to help rebuild the reputation of RBS. We're delighted you're up for the challenge and want to play your part in this journey. It will be a career-defining challenge, so in return we offer you career-enhancing support.

Because we're keen to hear your point of view, you'll be contacted around 6-8 weeks after you start to complete a quick survey giving your views on your first few weeks. Your feedback will help us make the experience of joining RBS as simple and welcoming as possible, so please take the time to tell us what you think. You'll also have regular reviews with your line manager throughout your start period.

And, once you've found your way around, we look forward to seeing your career grow with RBS.

