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Royal Bank of Scotland

Royal Bank of Scotland Community Bank Account

Ethos / Approach to banking

Royal Bank is part of the NatWest Group which is a UK-focused banking organisation, serving over 19 million customers, with business operations stretching across retail, commercial and private banking markets. We are one of the largest providers of banking services to community groups and bank 1 in 5 UK accounts. Community groups with a turnover less than £100k* receive an account with no account charge or everyday transaction charges as well as online/mobile banking and free access to FreeAgent accountancy software.

What is the name of your account(s) and who is eligible?

Community Bank Account

At least one of the individuals within your community banking application must be an existing Royal Bank of Scotland personal or business banking customer.

Which types of Charitable Entities are you able to offer accounts to?

The Community Account is for not for profit limited companies registered at Companies House, clubs and societies, churches and places of worship, registered

(CIO and SCIO) and unregistered charities and non-personal trusts.

What branch-based services do you offer:

- Cash in
- Cash out
- Payments
- Cheque Deposits

With branch banking you'll be able to deposit cash, make payments and transfers, use our ATM's, cash deposit machines, Coin In Machines, chat to a digital expert and more. Please use the branch finder to find out what services are offered in your local branch.

If branch-based services differ on a regional basis, do you have a postcode search function that clients can use?

Yes. Click [here](#).

Do you offer any services through the Post Office or Banking Hubs? Please specify.

Yes. As a Royal Bank of Scotland customer, you can:

- Deposit cash with a barcoded paying-in slip or using your debit card and PIN.
- Deposit cheques with a paying-in slip
- Exchange cash for coin using the Post Office Change Giving service - you must register for this service
- Withdraw cash using your debit card and PIN
- Get your balance using your debit card and PIN

For more information visit <https://www.postoffice.co.uk/the-royal-bank-of-scotland>

What online services do you offer:

Online and Mobile Banking

We offer our Community Bank Account customers online / mobile banking which will enable you to bank 24/7. You will be able to authorise up to 4 signatories for the account.

Via our Mobile app, you can deposit cheques and make payments. Please see our website for full details and capabilities.

How do you add someone to the mandate? Having the right individuals on the mandate is critical for a charity to bank effectively.

You can do this digitally via our website by completing a form. If you are a company limited by guarantee you can use the mobile app. See Manage Your Signatories page on our website for the latest ways you can do this

How do you add someone to online banking?

Via online or mobile banking . The signatory will need to go through ID&V and likely need to provide identification documents before they can access the account

Do your Current accounts offer credit interest or is a separate Deposit account required?

No. A separate deposit account is required for interest bearing accounts.

Debit cards allowed on the account?

Yes.

Minimum opening deposit amount required?

£0.

Free banking and any requirements? (turnover)

Yes. Free banking is available if your community account's annual credit turnover is less than £100,000. If your turnover exceeds £100k, your account will be moved onto our Standard Tariff. Fees & charges apply.

Free banking on everyday transactions is subject to status. It means the charges for day to day running of your account (known as your service charges) won't apply. Charges for unarranged overdrafts, Bankline, international payments and any additional services are not part of the free banking offer.

Fee Information Document (link to) / Tariff

See Business Account Terms on our website. [Click here.](#)

Do you offer international payments? Do you have any advice for charitable entities making overseas payments?

Yes. Please note that some countries and areas may be deemed high risk and there may be restrictions in place

Please review terms carefully if you are making payments in other currencies due to exchange rates, Euro / \$. There may be additional fees to pay depending on how and where you are sending money to.

Additional services available

Yes. A range of business services are available that may be relevant to your organisation. Please see <https://www.rbs.co.uk/business/business-services.html>

Dual authorisation for payments

No. No dual authorisation is available within online banking at the moment. Dual authorisation for payments is available for a charge through 'Bankline' online banking system which has been designed for larger businesses and charities. Please see website for details.

Dedicated phone line

Yes. Community customers are served by trained Businessline agents, with dedicated resourced for common issues faced by our Community customers

* If your turnover exceeds £100,000, your account will be moved onto our Standard Tariff. Fees & charges apply.

** At least one of the parties named in the application must be an existing Royal Bank customer - if there is no existing Royal Bank relationship your application will be declined.

[Please click here to view Royal Bank of Scotland Community Bank Account profile on their website.](#)

Information correct as at July 2024

Best for

- Dedicated phone line
- Free banking
- Post Office / Banking Hub services

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