



The Royal Deposit Plan 5

Receive 4.15% p.a. gross AER interest

With savings rates remaining at extremely low levels and increasing uncertainty in the markets, those looking for a safe home for their money can expect very little growth from a traditional savings account.

The Royal Deposit Plan 5 (the 'Plan') offers an alternative to low-rate savings accounts. Subject to the risks outlined, and provided the deposit is held for its full three year term, investors will receive a fixed 4.15% p.a. gross interest payment and 100% capital protection at maturity. Investors can use their unused 2010/2011 cash ISA allowance or transfer existing cash ISAs for tax-efficient investment. The Plan is available for direct investment, corporates, pensions and inclusion within SIPP and SSAS arrangements.*

The Plan

The Royal Deposit Plan 5 is managed by Legal & General who are responsible for depositing the funds with Ulster Bank Limited on behalf of the investor and then managing those deposits. If Legal & General were to become insolvent, the investment is protected in accordance with the Financial Services Authority's client money regulations. This means that no other policyholders or any of the potential creditors should be able to access the money invested.

Ulster Bank Limited is a subsidiary of The Royal Bank of Scotland Group plc and is a participant of the Financial Services Compensation Scheme (FSCS) which may provide a level of protection to some depositors (more information is available at www.fscs.org.uk).

Key features

Three year investment term
 Fixed 4.15% p.a. gross/AER interest payment
 100% capital protection if held to maturity, subject to the risks described below

Key risks

In the unlikely event that Ulster Bank Limited were to default or go bankrupt, investors could lose some or all of their investment. The value of the investment may fall as well as rise and if investors sell it prior to maturity they may receive back less than they originally invested

Further information

Deposit Taker	Ulster Bank Limited
Currency	GBP
Offer period	16 August 2010 to 15 October 2010
Start date of investment	1 November 2010
Maturity date	1 November 2013
Minimum investment	£3,600
IFA commission	0.75% of the deposit

**This statement is not intended to be, nor should it be regarded as, legal or tax advice and investors should consult their own tax advisers to obtain advice about their particular tax treatment in relation to deposits.*

Example maturity outcomes

Amount invested	Total interest received during the life of the investment (including at maturity)	Capital investment returned at maturity	Total proceeds received during the life of the investment (including at maturity)
£100,000	£12,450.00	£100,000	£112,450.00
£50,000	£6,225.00	£50,000	£56,225.00
£25,000	£3,112.50	£25,000	£28,112.50
£10,000	£1,245.00	£10,000	£11,245.00
£5,000	£622.50	£5,000	£5,622.50

Risks

In the unlikely event that Ulster Bank Limited were to default or go bankrupt, investors could lose some or all of their investment. In that case, the FSCS may provide protection up to £50,000 (across all accounts with Ulster Bank Limited) to qualifying investors. More information is available by visiting the FSCS website, www.FSCS.org.uk, or calling 0800 678 1100.

The value of the investment can go down as well as up and investors may get back less than they invested if they do not hold the Plan to maturity.

Inflation may reduce the value of the investment in the future.

Investors may only withdraw money from the Plan prior to the end of the three year term with the consent of Ulster Bank Limited (which has no obligation to consent). If investors do withdraw money before the relevant maturity date, they will receive only the discounted value of their Investment at that time, which may be less than the amount they invested.

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Eligibility*

Direct investment, corporates, pensions, trusts
Cash ISA for 2010/2011
ISA transfers
SIPP and SSAS
Charged as income tax if held directly

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Annual interest dates

4.15% p.a. gross interest will be paid on 1 November 2011, 1 November 2012 and 1 November 2013.



To find out more about the Royal Deposit Plan 5,

Log on to www.rbs.co.uk/ifa or call +44 (0) 845 680 9125 to order literature.

 **RBS**
The Royal Bank of Scotland