

Military banking experts



HOLT'S
MILITARY
BANKING

Wherever you serve, we serve



EMPLOYER
RECOGNITION
SCHEME

GOLD AWARD

CURRENT ACCOUNT
SWITCH
GUARANTEE

Agenda



HOLT'S
MILITARY
BANKING

Our expertise

Our products and services

Supporting your financial future



Why Holt's Military Banking – Supporting those who serve, wherever life takes you



HOLT'S
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BANKING

Holt's has been officially appointed military agents since 1809, and we know how active and demanding military life can be. That's why we offer a special banking service tailored to suit your lifestyle.



01

Wherever you serve, we serve

We've been offering UK Military Banking services for over 200 years and currently serve over 47,000 military personnel across the world.



02

UK Military Banking experts

As part of Royal Bank, our Military Banking specialists support serving personnel, reserves, families and veterans across every stage of service, with the security and digital capability of a leading UK bank.



03

Our promise to Armed Forces personnel

The Armed Forces Covenant is a promise to those who serve to ensure they are treated fairly and not disadvantaged in their day-to-day lives.



04

Sponsorship

We're proud to give back to the military community by actively supporting a range of sporting and community initiatives. Through our sponsorships, we help strengthen connection, wellbeing and opportunity across the Armed Forces.

Built around the Armed Forces — Expertise you can rely on at every stage of service



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Our team

Holt's provides financial services expertise to the Royal Navy, British Army and Royal Air Force. Our team includes recent Veterans, serving Reservists, spouses of those still serving, and sons and daughters from Military families — giving you access to specialists with a deep understanding of both Military life and financial services, who can support you in achieving your goals and aspirations.

Royal Navy Ships and Bases

Holt's recognises the importance of being able to bank wherever you serve, be it at sea or under it, on land and at home. Our team are here to assist you with your personal financial requirements, whilst also helping manage the accounts of your ships and bases.

British Army Regiments and Corps

At Holt's, we know that life keeps you busy with exercises and deployments, and that your time in the Services will find you in different barracks, cities and countries. Our team are here to assist you with your personal financial requirements, whilst also helping manage the accounts of your Regiment.

Royal Air Force

Holt's provides a professional financial service to you and your family throughout your career in the Air Force. Our team are here to assist you with your personal financial requirements, whilst also helping manage the accounts of your station.

Foreign and Commonwealth Development Office (FCDO)

Holt's have extended their Military Banking proposition to FCDO staff, offering relationship banking, a suite of products and services that best suits the way you want to bank. We have a Relationship Manager for all FCDO staff, who has specialist knowledge of processes within home buying and account opening.

Everyday Banking designed for military life

The Holt's Select Account is built around your needs, wherever your service takes you.



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Our expert military banking team on hand – Available over the phone plus we regularly visit military locations across the UK.



Use your account with the easy to-use Royal Bank mobile banking app. *Criteria applies.*



Choose your way to pay with Apple Pay, Google Pay™ or Contactless Debit Card. *Limits apply.*



Arranged overdraft available (*subject to status*).



No monthly fee.

To apply, you'll need to be aged 18 or over and a UK resident and either be serving, or a veteran of the armed forces, a family member/spouse of military personnel, or a member of the FCDO. As a Holt's customer, you'll have access to selected financial products and services provided by Royal Bank of Scotland.



Supporting customers at every stage of service

Your relationship with Holt's can grow as your needs change, with access to additional accounts and enhanced support over time.



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Personal banking

Everyday banking for life in service

Designed to support serving and families with straightforward, secure and flexible banking – from early career through to established service.

- Everyday current account and digital banking.
- Savings, credit cards, mortgages and personal lending.
- Support designed around pay changes, postings and mobility.

Eligibility

- Serving personnel (all ranks), veterans and eligible family members.
- Serviced through Royal Bank Personal Banking.

Premier banking

Enhanced support for complex financial needs

For senior ranks and higher earners whose financial needs extend beyond day-to-day banking.

- Dedicated Premier Banking Manager.
- Personalised support for investments, lending and long-term financial planning which is delivered and managed by Coutts*.
- Access to enhanced products.
- Designed to support progression, complexity and future planning.

Eligibility

- Annual income of **£45,000 or more**.
- Serving personnel (regulars and reserves), veterans and eligible family members.
- Focus on senior Non-Commissioned Officers and above for serving personnel.
- Specialist account opening journey via the Holt's website.



Specific product and services eligibility apply. Fees may apply. You must be 18+ for lending product and are subject to status.

* Fees apply. This service is designed for Premier customers with at least £250,000 of investable assets. This includes any savings or even pension sums.

We provide tailored banking products and services designed for life in the Armed Forces



HOLT'S
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01

Products

- **Banking** – Everyday current accounts and some with tailored benefits.
- **Savings** – Instant/fixed-term savings and ISAs.
- **Lending** – Personal loans, credit cards, overdrafts, mortgages (subject to status).
- **Investments** – Range of investment options like Royal Bank Invest.
- **Protection** – Home and life cover.

Criteria and Fees may apply.

02

Facilities

- **Banking access anywhere** – UK branches, Post Office and mobile branches, plus Community Banking Hubs.
- **Always on & easy support** – Mobile and online banking, with 24/7 phone banking for Premier customers and 7 days a week (8am–8pm) for Personal customers.
- **Personalised guidance** – Financial Health Checks to support you through key moments, including postings and transitions.

03

Support network

- **Financial wellbeing tools** – Supporting welfare and pre-deployment activity, alongside delivering financial capability presentations for personnel at all ranks.
- **Banking my way** – Personalised support and adjustments to make banking easier, with dedicated services for customers who may need extra help (including those in vulnerable situations).

04

Business Banking

- **Banking for the military community** – Supporting those serving, their families and veterans.
- **Across military units** – Navy, Army and RAF locations, including training establishments.
- **Across the wider community** – Charities, museums, sports groups and community accounts.
- **Beyond service** – Supporting adventurous training and veterans' associations.



Investing for your future – Simple, flexible and tax-efficient

Tax-efficient investing designed to help you grow your money for the future, wherever you're based.



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01

Stocks & shares ISA

Invest up to the annual ISA allowance without UK Income Tax or Capital Gains Tax on returns.

02

Expertly managed

Funds built and managed by investment specialists at Coutts, with over 300 years of heritage.

03

Simple investing options

Choose from five ready-made funds and manage your investments through Royal Bank Invest, with 24/7 online access.

04

Clear, low fees

Transparent pricing at 0.55%, so you keep more of what you make.

The value of investments can go down as well as up. There is a chance you may get back less than you put in. Eligibility criteria, fees and charges apply. Only available to existing Holt's customers.



Mortgage support designed around military life

Flexible mortgage support designed to help you make confident property decisions wherever you're based and we fully support and accept Consent to Let and Forces Help to Buy.



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01

Expert guidance when you need it

Speak to a Royal Bank mortgage specialist for tailored advice.

02

Simple and convenient

Apply online with a fast, paperless process you can manage anytime.

03

Know your budget early

Get an Agreement in Principle in minutes with no impact on your credit score.

04

Flexible borrowing options

Including Family-Backed mortgages to help you get moving sooner or borrow more (exclusions and criteria apply).

05

Rewarding energy efficiency

Preferential rates on homes with an A or B EPC through our Green Mortgage (criteria apply).

Online mortgages are provided by NatWest which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Royal Bank of Scotland may receive a fee based on a percentage of any mortgage entered into for this referral. NatWest and Royal Bank of Scotland mortgages are available to over 18s. Your home or property may be repossessed if you do not keep up repayments on your mortgage.

Information Classification: Public



Specialist Business Banking for military units and organisations

Dedicated support designed around the unique needs of military units and organisations.



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01

Deep military understanding

Processes designed around postings, rotations and account continuity.

02

Dedicated support team

Specialist team providing responsive, day-to-day support.

03

Relationship-led service

Named Relationship Manager for consistent, direct contact (via email and phone).

04

On-the-ground engagement

Regular site visits, account reviews and presence at military events.

05

Education and onboarding

Supporting Account Managers with training and guidance.



Building financial confidence across the military community



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Financial Health Check

01

Premier customer Financial Health Check is a confidential, 45–60 minutes one-to-one session with a Premier Banking Manager, helping customers and non-customers explore goals, uncover needs, and receive practical tips to improve financial wellbeing.

To book a health check

Get in touch with your Premier Banking Manager or email: holtsmilitarybanking@rbs.co.uk

Financial Capability (FINCAP)

02

Financial capability presentations tailored to all ranks across the Armed Forces, helping build confidence and knowledge. Delivered alongside welfare and pre-deployment activity, with one-to-one follow-up support and optional pre-event briefings.

To book a presentation

Get in touch at: holtsmilitarybanking@rbs.co.uk

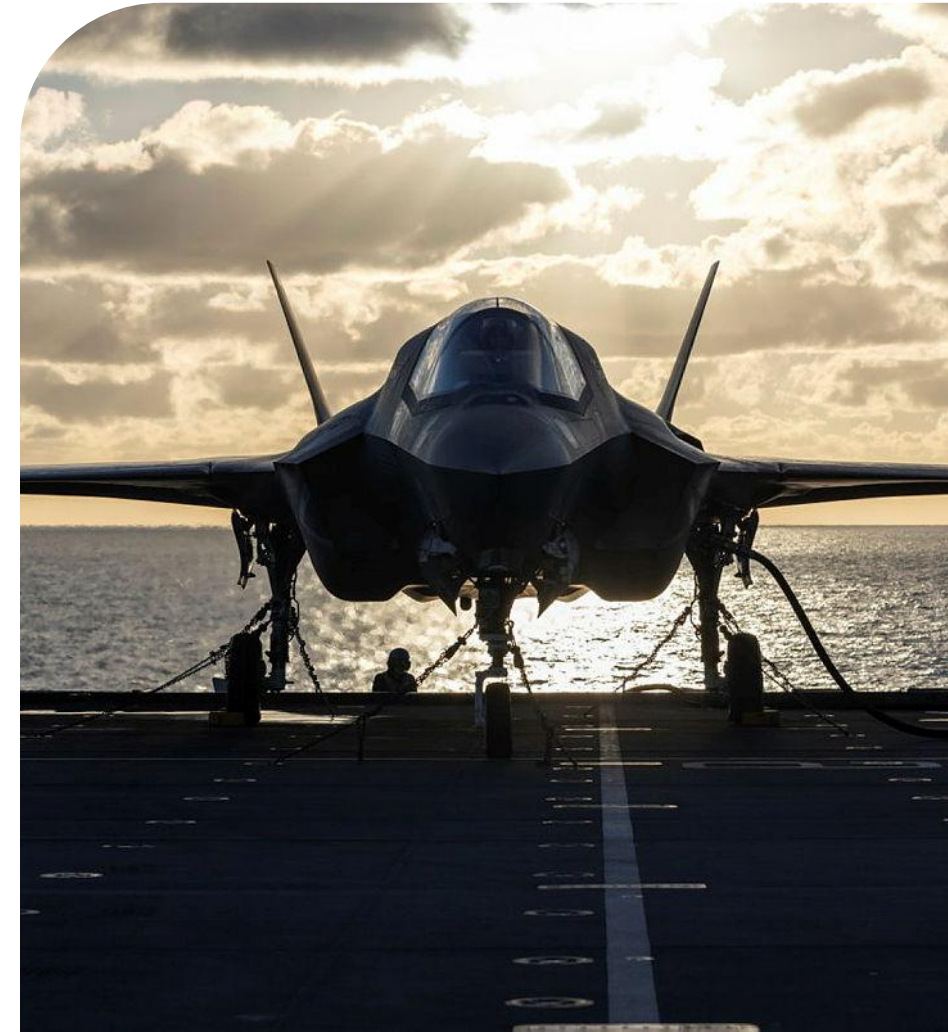
Tailored events

03

Holt's delivers expert-led events tailored to the needs of the military community. Covering topics from pensions and transitioning from service to investing, mortgages and estate planning, our sessions are designed to build confidence and support key life decisions.

To book an event

Get in touch at: holtsmilitarybanking@rbs.co.uk



Get in touch – We're here to support you.



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Visit us at



<https://www.holtsmilitarybanking.co.uk/>

Email us at



holtsmilitarybanking@rbs.co.uk

Please let us know your name, rank, contact number and enquiry. A member of our team will be in touch with you to talk through your enquiry. If you have a Relationship Manager within Holt's, please contact them in the first instance.



Or scan the
QR code here