



HOLT'S
MILITARY
BANKING

Over 200 years of standing
shoulder to shoulder

1809 – 2019



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Welcome

Holt's offers banking facilities to all service personnel and their families – to both Regulars and Reservists, to Veterans and the Foreign and Commonwealth Office. Holt's also provides financial services expertise to Royal Navy Ships and Bases, British Army Regiments and Corps, and Royal Air Force Stations, as well as a number of military associations and charities.



Our history

Holt's Military Banking (Holt's) has been serving military customers for over 200 years. Established in 1809 by William Kirkland, the early years of the bank were spent operating out of London as an Army Agent, keeping the accounts of Regiments, distributing pay and subsidies, dealing in supplies of clothing and equipment and administering claims for pensions and injury. Since then Holt's has expanded to provide banking services and financial management expertise to all of the British Armed Forces.

In 2015, Holt's Military Banking, NatWest and the Royal Bank of Scotland signed the Corporate Covenant (now the Armed Forces Covenant). At Holt's we committed to honour the Armed Forces Covenant and support the Armed Forces community. We recognise the value that serving personnel, their families and Veterans contribute to our business and our country. As part of this Covenant at Holt's we ensure that members of the Armed Forces have access to financial services that meet the unique needs of Military Service.

Who are we?

Holt's has dedicated teams to support all service personnel and ranks across all of the three Services. Our team consists of recent Veterans, serving Reservists, spouses of those still serving, sons and daughters from Military families and members of staff who have long service (and good conduct) in working with Holt's providing the financial services support to the British Military. We understand the financial needs of junior ranks to the most senior officers, the service family and our veterans.

Through our long association and connection with the British Military we recognise the many similarities in the challenges faced by the Foreign and Commonwealth Office (F&CO) and we now extend our financial support services to F&CO staff.

Our Holt's Centre of Excellence is based in Farnborough and we have dedicated offices in Fleet Street, London and St Andrew Square, Edinburgh.

What makes us different?

Holt's prides itself on understanding the complexities of serving in the military and the financial pressures this places on families such as: the flexibility to rent out your home while away on postings; the need to fit banking around diverse working patterns; or the fact that having a barracks or BFPO address can put individuals at a disadvantage when it comes to applying for credit. Our specialist team offers a breadth of experience to assist the Service Person to open their first current and savings accounts, to providing a specialist overdraft geared towards your terminal grant at the end of your military career.

As well as having access to your current account any time with digital banking and our mobile banking services, at Holt's you will have direct access to your Relationship Manager for expert help and advice. We participate in the Forces Help to Buy Scheme; offer a Mortgage Advisor service; and free Financial Health Checks at a time convenient to you, helping you to manage your finances throughout your career.

Holt's provides a specific and personalised service to all service personnel that's adaptable to meet the diverse and ever-changing circumstances of military life. Currently we serve over 25,000 military personnel across the world.



Welfare support

Holt's recognises that sound understanding of finances leads to financial robustness, bringing peace of mind allowing you to focus on your task at hand. Holt's provides Financial Awareness training – emphasising the importance of 'How to Maintain a Bank Account' and 'The Importance of Saving.'

Currently for the Army, we deliver training at ATC Pirbright, ITC Catterick and AFC Harrogate, and at the Royal Military Academy Sandhurst and JSCSC Shrivenham.

Holt's is a guest speaker at the Regimental Accountants (RAs) Course, where we explain in detail the processes that the newly qualified Regimental Accountants can expect to use and what support they can expect from Holt's.

For the Navy and RAF, we deliver training support to HMS Raleigh and BRNC Dartmouth, and to RAF Halton and RAF Cranwell.

Holt's is a keen sponsor of sporting activities, believing that healthy bodies lead to healthier finances. Holt's is a proud sponsor of Tri-Service sport.

Wherever you serve, we serve.

Army

Holt's knows 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. Therefore banking needs to be easier for you and your family. As a Holt's customer you will gain access to all our facilities at any Royal Bank of Scotland, NatWest or Ulster Bank branch.

We know the importance to you of being able to bank wherever you serve, thus giving you peace of mind to focus on your operational effectiveness and the task at hand. Therefore you will have access to your finances at any time through digital and mobile banking, with your Relationship Manager on standby to assist you with expert advice.

As your career progresses, Holt's will be there to serve all your financial needs: from opening a savings account or specialist overdraft to applying for the Forces Help to Buy Scheme, or seeking advice from our specialised military Mortgage Advice team.



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Navy

Holt's recognises the importance of being able to bank wherever you serve, be it at sea or on land and at home. Therefore banking needs to be easier for you and your family. You will have direct access through digital and mobile banking, with your Relationship Manager on hand by phone to give expert advice.

As a Holt's customer you and your family will gain access to banking facilities at any Royal Bank of Scotland, NatWest or Ulster Bank branch. Banking made easier for the Serving Sailor and your families, allowing you to fulfil your duties with supreme skill and professionalism, whatever the world may throw at you in order to protect the nation's interests.



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As your career progresses, Holt's will be there to serve all your financial needs: from opening a savings account or specialist overdraft to applying for the Forces Help to Buy Scheme, or seeking advice from our specialised military Mortgage Advice team.

RAF

Holt's recognises the importance of being able to bank wherever you serve and the Holt's team is ready to provide a professional financial service to you and your family throughout your diverse, exciting and highly rewarding career in an increasingly complex, congested and contested world. Having financial peace of mind allows you to focus on your role.

Therefore banking needs to be easier for you and your family. You will have direct access through digital and mobile banking, with your Relationship Manager on hand by phone to give expert advice. As a Holt's customer you and your family will gain access to banking facilities at any Royal Bank of Scotland, NatWest or Ulster Bank branch.

As your career progresses, Holt's will be there to serve all your financial needs: from opening a savings account or specialist overdraft to applying for the Forces Help to Buy Scheme, or seeking advice from our specialised military Mortgage Advice team.



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Foreign and Commonwealth Office – F&CO

Given the many similarities in the challenges faced by the Foreign and Commonwealth Office (F&CO) staff (and associated government departments) to those serving in the Forces, Holt's felt that F&CO staff would appreciate our services.

Over the last three years we have been working with key personnel within the F&CO to better understand the obstacles and hurdles faced when accessing financial services and seeking assistance. We know that sometimes the greatest challenge is actually finding someone to talk to, someone who understands, but most importantly someone who can help. We appreciate that the last thing you want to be concerned about is your banking arrangements when you are located thousands of miles away from home.

With this in mind we have extended our Military Banking proposition to F&CO staff, offering relationship banking, a suite of products and services that best suits the way you want to bank. Whether you're purchasing a first home in China or Zimbabwe, re-mortgaging an existing property in Mexico, Holt's will provide support to you wherever you are posted.

We have been able to support individuals with their day-to-day banking needs – current accounts, overdrafts, savings accounts, digital banking and facilitating payments.




We have attended and delivered presentations on FCO workshops (The Going Overseas Course) to raise awareness about Holt's but also provide insight and banking perspective to attendees' queries. We are available for telephone appointments wherever you are and further than this we can be available for face-to-face meetings in London.

The mortgages we offer are available for over 18s.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Contacts

If you have any queries please feel free to call or email us using the following contact details:

- Landline  01252 765 622
- Email  holtsmilitarybanking@rbs.co.uk
- Visit us at  rbs.co.uk/holts

Wherever you serve, we serve.

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