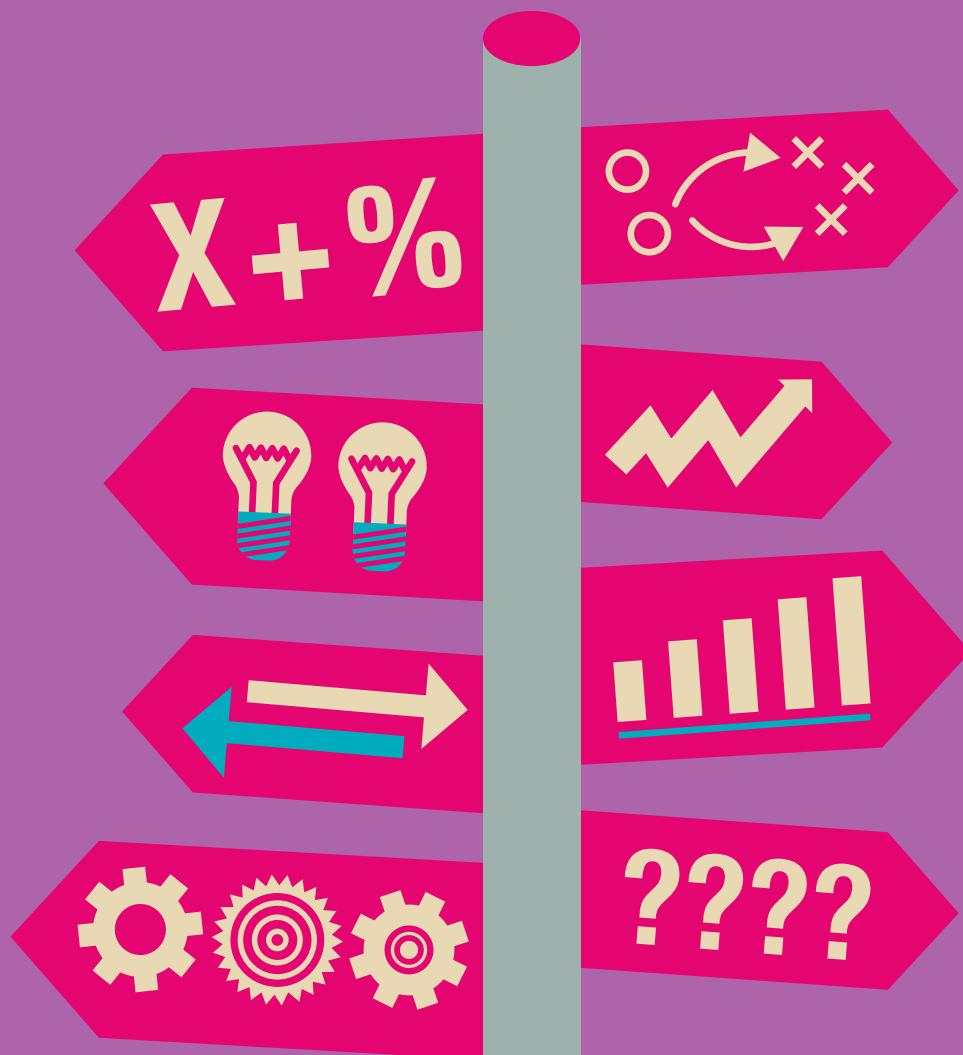


 RBS Group

The bank you build

Graduate and Intern programmes
rbsbankyoubuild.com







RBS is a bank driven by serving our customers and our communities. And as we put an increasing emphasis on our financial stability and the way we use our resources, we want to work with people who are committed to doing that openly, honestly and with integrity. This is an exciting time in our history, and one where graduates and interns with original ideas can have a real and lasting impact on the way we work.

We believe the people we develop today will be the people who realise our vision for tomorrow. So your unique experiences, fresh thinking and individual personality could drive change throughout our international business. In return, we'll make sure you have the development opportunities and support you need to succeed, wherever you choose to join us. After all, with our expert guidance, RBS will be the bank you build.

The future you shape

RBS offers the chance for graduates and interns to do more than learn. We'll value your suggestions, stretch you from the word go and give you every opportunity to play an integral role in the future of our business.

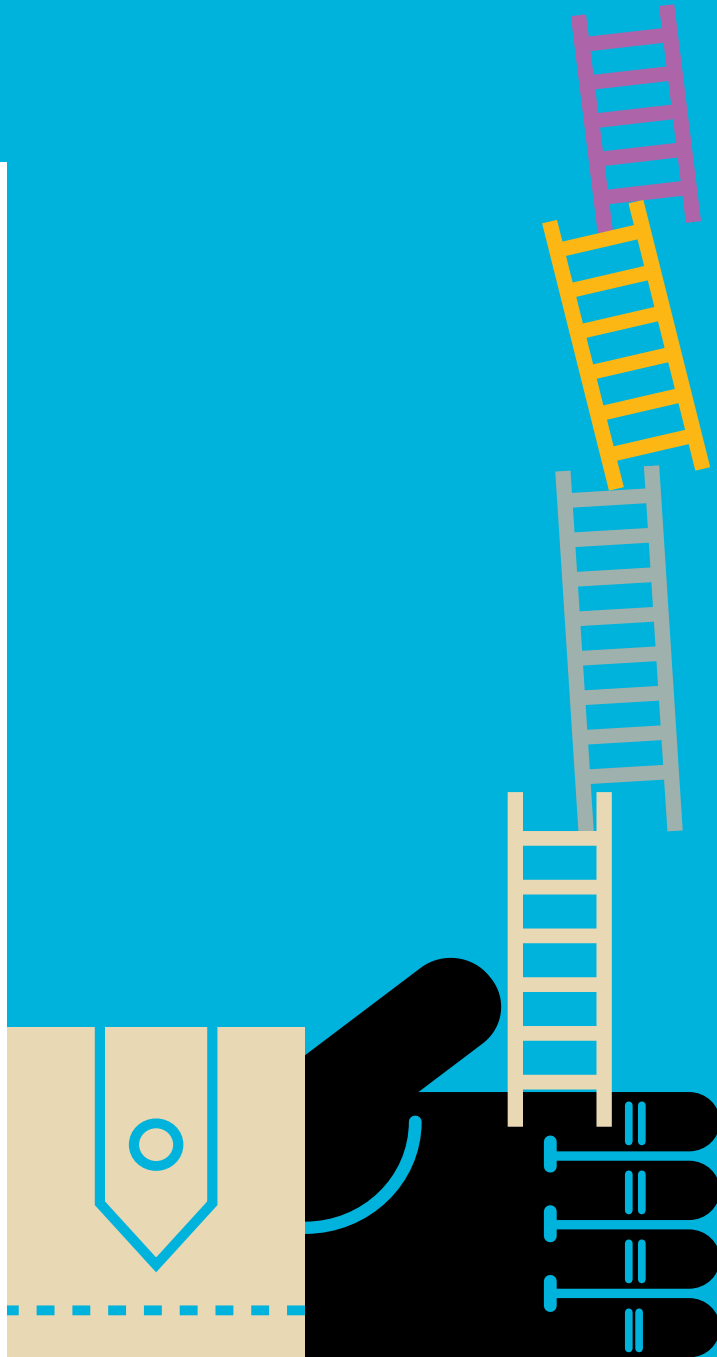
We'll give you the tools you need to make a real contribution to the bank – starting with exposure to live projects and plenty of early responsibility. So you can expect to get involved in work that will shape what we do from the very beginning. As well as unbeatable experience, you'll also enjoy all the benefits of a formal induction and structured technical training from industry experts. All delivered in a supportive, open environment that will encourage you to reach your potential.

We're an international bank, so the scale of our opportunities is impressive. As well as a clear career path ahead of you, exceptional training and the chance to develop

invaluable transferable skills, you can look forward to exposure to a huge range of business areas and genuine internal mobility.

Whatever your degree subject, there's a place for you at RBS – as long as you show passion, commitment and potential. If you work well under pressure and have good analytical skills, you could be ideal for a trading or client-facing position in our Markets and Banking businesses. Alternatively, if you're more technically-minded or process-orientated, a career in Technology Services, Risk or one of our other specialist functions may be right for you.





The career you plan

The career you plan, the expertise you develop, the person you become. It all depends on where your strengths and talents take you. Our focus is on finding the best fit for you while giving you everything you need to make the biggest contribution to our business you can.

Regardless of what year you're in at university, there's a whole range of roles available at RBS. Our programmes are broken into three core areas: Markets, Banking and Specialist Careers. Each of these areas offers a variety of entry points, which we've outlined for you here.

Business area	Graduate programme	Summer internship programme	Winter internship programme	Spring Week
MARKETS				
Capital Markets	•	•	•	•
Research & Strategy	•	•		•
Sales	•	•		•
Structuring	•	•		•
Trading	•	•		•
BANKING				
International Banking	•	•		•
Corporate Banking	•	•		•
Wealth	•	•		
Ulster Bank	•			
SPECIALIST CAREERS				
Business Services	•	•		
Finance	•	•		
Group Internal Audit	•	•		
Human Resources	•			
Operations	•	•		•
Technology (Markets and International Banking)	•	•		•
Risk	•	•		
Technology Services	•			
Communications & Marketing		•		

The potential you show

The skills you develop and the knowledge you gain as a graduate or intern will give you the tools you need to build our bank. Combining your current skills and knowledge with bespoke training, you'll be perfectly placed to get your career off to the best possible start – and to grow it in the years ahead.

Interns

We offer different types of internships to suit students at various stages in their studies. Whichever route you take, you'll gain insight into our banking culture and get a real sense of whether RBS is right for you. More than that, you'll be creating a solid platform on which to build your career, as many interns go on to secure places on our graduate programmes.

Spring Week

Aimed at those in the first year of a three-year degree or the second year of a four-year degree, our Spring Week programme is a great introduction to financial services for

students from all academic backgrounds. It all starts with a one-day induction, followed by the chance to network with senior people and graduates. You can also expect personal development sessions and, depending on the programme, practical training too. You'll then see how we work with two days of shadowing, before taking part in an assessment centre for a place on our Summer internship programme.

Summer internships

The Summer internship programme is open to penultimate year students and offers 10 weeks' in-depth experience of our business,

beginning with a week-long induction which introduces you to the bank and how we work. You'll also enjoy practical and soft skill training sessions before you join your chosen business area. For the remaining eight weeks you will join your chosen business division where you will learn from your supportive team and gain hands-on experience as you undertake your own assignments and take part in our Community Involvement initiatives. If you perform well and feel RBS is the right fit for you, you could secure a place on our graduate programme the following year.

Graduates

As a graduate, your development will start with a comprehensive induction introducing you to the bank, our culture and your business area. Once you settle in to your team, your managers and colleagues will be on hand to provide guidance and encourage you to use your initiative, share your ideas and start contributing to the future of our business.

Each of our graduate programmes has its own world-class development scheme, which is tailored to you and the needs of your business area. We'll help you cultivate the knowledge, people and business skills needed to add something special to a global financial institution. So expect to build on abilities like team working, problem solving, influencing, communicating and presenting. You'll even be supported to gain professional qualifications where appropriate. Additionally, you'll learn through exposure to different parts

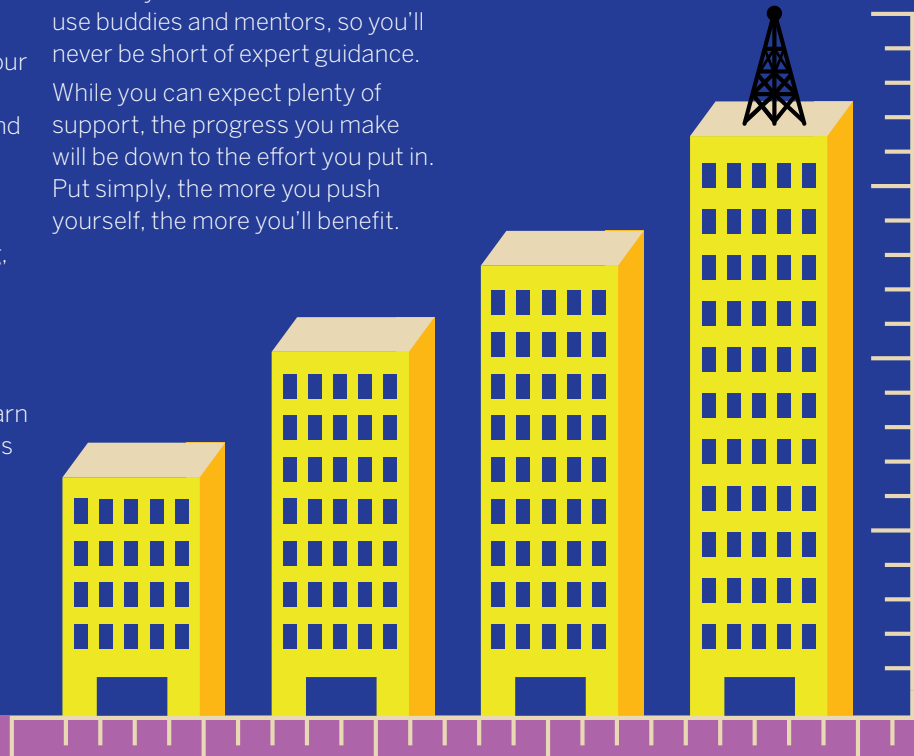
of our operation; gaining real insight into how we work as well as a sense of how your work impacts on RBS as a whole.

You'll build on your knowledge through a broad range of resources, including an online portal where you can sign up for courses and access materials. And as well as regular reviews with your manager to help identify your development goals, you'll benefit from the support of a graduate programme manager in HR. Many areas of our business also use buddies and mentors, so you'll never be short of expert guidance.

While you can expect plenty of support, the progress you make will be down to the effort you put in. Put simply, the more you push yourself, the more you'll benefit.

And whatever programme you join us on, whether contributing to Community Involvement projects or attending networking events, you'll have the opportunity to prove yourself.

For more detail on your development at RBS, visit **rbsbankyoubuild.com**



The world you explore

RBS offers a range of opportunities within a stimulating and fast-paced environment. But whichever part of our hugely diverse organisation you join, you'll find that we're all working towards one common goal: to build a strong and sustainable bank that delivers exceptional service for our clients and customers.



Markets

Markets is the hub of our sales and trading activities – a place where salespeople, researchers, strategists, structurers and traders work together to meet the investment and risk management goals of global businesses. Here, our high-performing teams build strong relationships as they provide clients with expert market views on a wide variety of financial products.

Banking

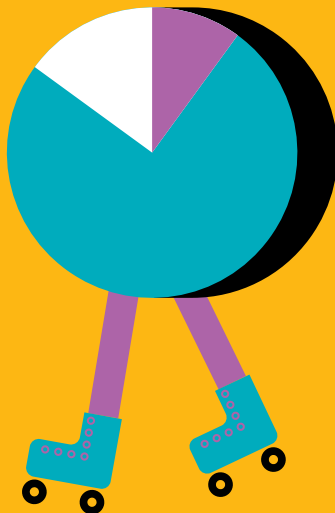
Banking is what we do. And with clients ranging from local businesses to global corporations and private individuals to international financial institutions, our teams here enjoy plenty of variety. They're also constantly challenging themselves to offer the innovative financial products and services, advice and strategic plans our customers need to succeed.

Specialist Careers

Specialist Careers is made up of experts who support all areas of the Group. Planning finances, managing risk, delivering change and overseeing operations and IT, this division's collective specialisms underpin the success of our organisation every day. They also play a key role in shaping our future, with robust strategies and future-proof technologies.

Read on to find out what each of our business areas can offer you. Or, for more detail, visit

**[rbsbankyoubuild.com/
businessareas](https://rbsbankyoubuild.com/businessareas)**



Business areas: Markets

In Markets, you'll contribute to an industry-leading business that works closely with International Banking to provide clients with world-class products, seamless execution and deep insights into markets and industries around the globe.

We recognise the importance of recruiting talented graduates and interns and value the fresh skills and ideas that you can bring to our bank. To succeed, you'll need to be a confident communicator with strong analytical skills in addition to the drive to succeed in a fast-paced,

high-pressure environment. But what will really set you apart will be your ability to innovate. As Markets is at the forefront of changes in the global economy, there is real scope for creative thinkers to make a lasting impact.

Markets has opportunities in the following areas:

Capital Markets

We have two programmes within Capital Markets:

Corporate Debt Capital Markets provides financing solutions to a wide range of clients, including sovereigns, agencies and corporations. The products they offer include highly tailored funding solutions such as corporate bonds and loans, secured corporate debt products and private placement.

Financial Institutions Group uses the full range of RBS's Markets and Banking products to provide investment banking solutions to organisations like banks, insurance companies and asset management firms.

Research & Strategy

World-class research and strategy helps to keep RBS one step ahead. It also enables our clients to make informed decisions about their risk exposures.

Sales

Our salespeople provide the vital link between our trading desks and our clients. They generate revenue for Markets by ensuring each client is kept up to speed with all the latest investment and trading opportunities.

Structuring

Working closely with our Sales and Trading teams, structurers package and price complex derivative products.

Trading

RBS is one of the world's premier trading houses. Our traders buy and sell financial products to help clients manage the financial risks of their portfolios and implement their investment strategies.



The experience you gain

I always knew I wanted to be a trader, even when I was still at school. I actually joined RBS in 2010 as a trading intern, but I was advised to try Sales as well. I never felt pushed to work in Sales – the idea was to discover what I was good at and choose the career that was right for me. In fact, in my opinion, RBS is one of the best banks for recognising women's ability to be traders. When I told my boss I wanted to be a trader, he took me under his wing and has been very supportive in sharing his time and knowledge.

Everyone at RBS gives you a helping hand; they don't just throw you in at the deep end and hope you stay afloat. For example, my boss recently went on holiday but before he left he gave me the confidence and the opportunity to run the London desk by myself. As a graduate, that was a great chance to show what I could do but I also knew I could rely on support from Tokyo and the US if I needed it.

Hong Min Lin

Markets
London School of
Economics (LSE)



The skills you develop

Being given so much early responsibility means you learn a lot at RBS – fast. I found this hugely beneficial because it meant that I could actually develop as quickly as I needed to. But I didn't just learn quickly; I was also given the responsibility to use my knowledge effectively and be of use to the business.

In the future I definitely see myself continuing to work at RBS. In terms of growing a career, it's a fantastic place to be – the progression is very quick and very rewarding. And if you want to spend a week learning about a different area then, a lot of the time, your desk will be more than happy for you to do that. In the grand scheme of things, your knowledge will end up being advantageous to them later on.

Mark Hinken

Markets
Imperial College



Business areas: Banking

As you would expect, there are a wide range of banking opportunities within RBS. If you're interested in working with businesses that range from global to home-grown, you might want to consider a career with our International Banking or Corporate Banking divisions. Alternatively, you could be excited by the prospect of building more personal relationships and might find our Wealth or Ulster programmes more suited to your career ambitions.

Wherever you join, you'll find that innovative financial services products and solutions are just one part of the picture. Ultimately, ours is a bank that's built on relationships; and we'll make sure you have what it takes to grow them as you develop your career with us.

International Banking

International Banking works closely with our Markets business to advise companies on how to get the most out of their financial resources and manage risk. Our International Banking graduate programme is rotational to allow you a full overview of this diverse function, so you can expect to experience life in the following areas:

Capital & Portfolio Management is a global team responsible for managing our loan and trade portfolios.

Corporate Advisory plays a critical role in ensuring RBS remains strategically engaged with clients by looking ahead to anticipate and address issues and opportunities that may affect their businesses.

Corporate Coverage is the main point of contact for clients in both Markets and International Banking. Working closely with our product teams, they spot new opportunities and deliver the best solutions for clients.

Global Restructuring Group develops and implements innovative rescue and recovery strategies for clients who are facing debt challenges.



Transaction Services Origination

identifies new ways to help new and existing clients to better manage their money.

Transaction Services Products

helps our clients move their money around the world and manage cash flows while mitigating the risks of dealing in multiple currencies.

Corporate Banking

As a graduate in Corporate Banking you'll be part of a highly respected division that supports our business in all kinds of ways. From backing the brainchild of an entrepreneur to making the international business of over 90% of FTSE 100 companies possible, the team here provides the market-leading services and global reach that our clients rely on.

On this rotational programme, we'll open the full breadth of our Corporate Banking vision, strategy and expertise up to you. You'll also be provided with a constant stream of new challenges and development opportunities. In return, we ask for real accountability and responsibility from a very early stage as you contribute to shaping this key business area to better meet the demands of the future. To take advantage of this challenging and rewarding opportunity, you'll need to be a strong team player who's passionate about customers.

You'll also be driven, enthusiastic and ready to learn. Open-minded, flexible and a first-rate communicator, you'll be resilient, creative and commercially aware. And you'll be a natural when it comes to engaging and influencing others too.

Wealth

In Wealth, you'll train to become either a private banker or wealth manager at Coutts or Adam & Company. Whichever path you take, you'll receive a comprehensive introduction to international wealth management and private banking.

On our Wealth programmes, you'll be expected to hit the ground running. Within your first few weeks, you'll be taking calls from clients and delivering the standard of service they've come to expect. After that, it will be down to you to build strong and credible relationships with each and every one of them. By giving you as much exposure as possible, you'll be able to make a real contribution from the start and develop the skills needed to advise your own portfolio of clients quickly.

To succeed, you'll need the people skills to deliver an outstanding service to clients. You'll be resilient, unflappable and capable of working in a fast-moving, pressurised environment. You'll also need to have the intellectual stamina to

gain a professional qualification while carrying out a full-time role. A genuine commitment to a career in Wealth is absolutely essential.

Ulster Bank

Founded in 1836, the Ulster Bank is an award-winning organisation offering retail, corporate and private banking services to 1.9m customers across the Republic of Ireland and Northern Ireland. Ulster Bank has been part of RBS since 2000 and its vision is to be trusted, respected and valued by its customers, shareholders and communities. The Ulster Bank has a variety of graduate opportunities in key business areas and is formed of two distinct divisions.

Ulster Bank Retail Banking

provides branch and direct banking for personal and small business customers throughout the Republic of Ireland and Northern Ireland.

Ulster Bank Corporate Banking

answers the day-to-day banking needs of start-ups and established corporate customers alike by providing services like asset financing, international banking and treasury and money market services.

Andrew Dingle

Wealth
University of Nottingham



The view you bring

The culture at RBS is very supportive. As graduates, we all look out for each other. That's in addition to your graduate manager, who's there to support you too. So there's always someone to keep an eye on what's going on. You definitely don't feel like you're trying to progress on your own; you've always got other people you can talk to, sound out for advice and learn from.

There's a young leaders' forum at RBS. We meet to talk about our ideas and the improvements we think could be made, and our suggestions are put forward to the senior leaders. I certainly feel like my voice is being heard and I'd like to think that we're helping to influence the future shape of the bank.

The pride you feel

I think I will learn more in two years as a graduate at RBS than I would anywhere else because I've been given huge responsibility from day one. For example, one morning I was asked to analyse financial information on a client's website and come up with three opportunities to discuss at a meeting that afternoon. It really motivated me that my senior management team were willing to listen to me and appreciate a graduate's point of view. And from that moment, I was given more responsibility because they trusted me.

The fact that I'm on the graduate programme makes me happy because I'm proud to work at an organisation where I feel I'm personally making a difference. I think one thing that both my team and the Group as a whole has made clear is that they want graduates to become the future leaders of the bank. And knowing that I'm part of that really excites me.



Sorraya Lalani
International Banking
Warwick University

Business areas: Specialist Careers

With a diverse range of business areas, Specialist Careers can offer talented graduates and interns an incredible array of opportunities. You could find yourself providing financial insight to the business or implementing the latest working practices.

Or maybe you'd prefer to help manage the bank's exposure to risk or oversee the millions of transactions we carry out every day. On the other hand, you might be passionate about developing bespoke IT systems or leading-edge mobile technology. We offer the chance to take on any of these rewarding challenges – and that's just for starters.

Whichever part of Specialist Careers you join, you'll develop specific knowledge and skills, while gaining an overview of our global operation. You'll also have the chance to help define how we operate in years to come.

Specialist Careers offers opportunities in the following areas:

Business Services

Business Services are the people who keep RBS running. They keep the bank's technology systems operating, maintain our branch network, protect our customers from fraud and much, much more. They're also instrumental in shaping the future direction of the Group – developing ground-breaking mobile technology and launching innovative working practices and strategies that keep RBS ahead of the competition.



Finance

Finance operates at the core of RBS. This full-service function is engaged in a rich and diverse portfolio of RBS's businesses and divisions around the globe.

Group Internal Audit

Group Internal Audit provides assurance to RBS's key stakeholders, executive management and our regulators that the bank's progress is on track.

Human Resources

The team in HR are focused on recruiting, motivating, engaging and developing our people. They also define how we reward our staff in a way that flexes to suit over 143,000 individuals. It's a huge task, and getting all of it right is vital to the future success of the bank. After all, how we work together to support our customers and the communities we serve defines who we are and what we can achieve.

Operations

Operations is responsible for the accurate processing of transactions within both Markets and International Banking. They check every trade before execution to ensure all data is correct and make sure the deal actually happens. In a sector that's becoming ever-more tightly regulated, it's a critical area.

Technology (Markets and International Banking)

Technology is the backbone of modern banking. And the team here is responsible for all of it within our International Banking and Markets businesses. They provide applications that perform complex quantitative analysis and enable instant, screen-based trading while guaranteeing the tightest security.

Risk

The management of risk is absolutely vital to the bank's stability. In fact, this business-critical function underpins our reputation, performance and future success now more than ever before.

Technology Services

Technology enables communication and information transfer in real-time across the globe. It allows us to execute millions of transactions across multiple time zones and for customers to access their accounts from anywhere in the world. And Technology Services is responsible for developing, improving and maintaining the infrastructure we need to do this.

Communications & Marketing

RBS's Communications & Marketing team protects and improves the reputation of the Group through a wide range of work, from our community initiatives to how we brand ourselves; from upholding complaint handling standards to providing economic insight. They're also responsible for media engagement and public affairs, as well as all of our internal communications.



Sarah Mazuch

Technology
UCL



The decisions you drive

When I was younger, I always wanted to be a pilot. I guess it was the fact that you could rule the skies, travel the world and experience new cultures. Plus have the best office with the best views! Parts of that aspiration I've carried into my professional career – especially the opportunity to travel. RBS is a cross-border business, so those opportunities do come up. And I would say I've got a pretty good view as well.

Technology will take RBS to the next level and give it that competitive advantage. It's about speed and continuous innovation – and it's the ideas, push and enthusiasm of graduates that drive that evolution. That's how we have the ability to build and shape the bank.

The ideas you share

Graduates at RBS are expected to be enthusiastic and willing to contribute, so whenever my rotation has taken me to a new team, I've tried to see how they fit into the larger organisation. RBS is so big and it has so many divisions that a broader understanding of how things fit together can really boost your contribution to the next team you work with.

If you show a desire to understand, you'll find people at RBS are very receptive. And if you ask your colleagues about their background or what they think about a certain area, you can gain a lot of insight which can help you decide on your own career path. After all, at the end of the programme, you have to decide which area best suits you, and the more you know, the easier that's going to be.



Natasha Hussein

Risk
King's College, London



The plans
you make



Choose your
programme



Submit online
application form
and CV



Complete
online tests



Interviews



Assessment days

By now, we hope you have a clearer idea of what careers at RBS are all about. If you're still unsure about which area you want to work in, please see our website for more in-depth explanations. It's important that you study the information and think carefully about which programme would best suit your skill set, interests and ambitions for the future.

Once you've decided which programme is right for you, the first thing you'll need to do is visit our website and complete a short application form. We'll ask for personal details, academic achievements and employment history. For some programmes we'll also ask you to upload your CV.

The next stage of the selection process varies depending on which programme you've applied for, but follows a broadly similar format of online tests, interviews and assessment centres. In the assessment centres, you'll take

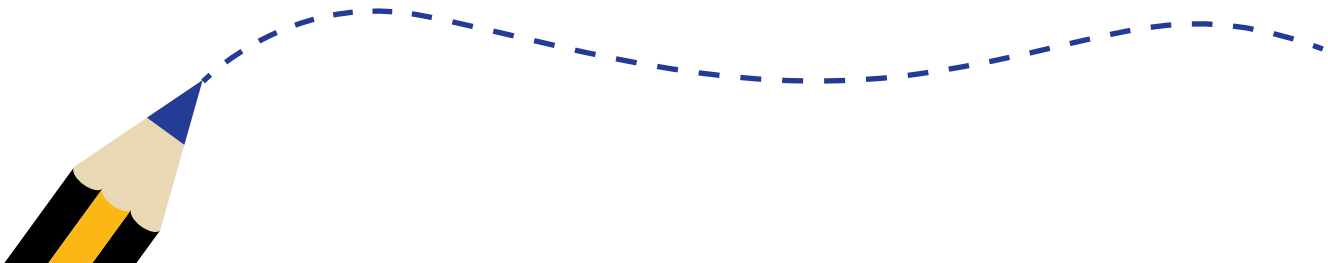
part in a variety of individual and group exercises, although your results and contributions will be assessed individually. Every step of the selection process is designed to find out how you work and whether we're a good match for each other.

For more information about our recruitment process and to apply visit **[rbsbankyoubuild.com/apply](https://www.rbsbankyoubuild.com/apply)**

We recruit on a first come, first served basis and start assessing applications from August. Please apply as early as possible.

The notes you take

A series of 15 horizontal dotted lines for taking notes.







Graduate and Intern programmes

MARKETS

Capital Markets
Research & Strategy
Sales
Structuring
Trading

BANKING

International Banking
Corporate Banking
Wealth
Ulster Bank

SPECIALIST CAREERS

Business Services
Finance
Group Internal Audit
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Risk
Technology Services
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