

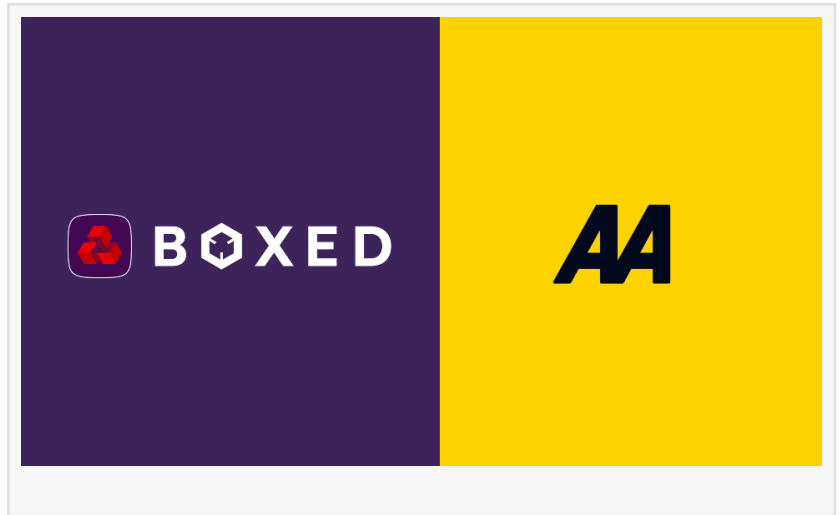
# NatWest Boxed and The AA partner to bring savings and loans to millions of customers

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□ [The AA](#) will launch instant savings accounts offering market-leading interest rates and personal loans with instant disbursement.

□ This is the first step in a long-term strategic partnership where [NatWest Boxed](#)'s embedded finance products will be made available to millions of The AA's customers as well as the wider market

□ By offering own-brand financial products, The AA will be able to offer more access and choice to UK consumers.



Today NatWest Boxed and The AA are announcing a strategic partnership where The AA will leverage Boxed's embedded finance platform to offer financial products to millions of AA customers, as well as the wider market. Later this year AA customers can apply for and get an instant access savings account and unsecured personal loans.

Through an easy application process, AA customers will be able to top-up and withdraw money instantly from their new FSCS protected savings account, while benefitting from market-leading rates on personal loans, which can be approved and dispersed in minutes safely and securely.

This partnership will enable The AA to substantially expand its range of financial services with transparent financial products that are easy to use, giving AA customers more control, choice, and confidence over their finances, whether they are saving for their first driving lesson or helping with the cost of an emergency repair. The partnership will also see The AA offer a differentiated product range for its personal breakdown members and insurance customers, demonstrating and expanding the range of benefits of a membership with The AA.

Jakob Pfaudler, CEO of The AA said: "We are delighted to announce this financial services partnership with NatWest Boxed as we continue to broaden the range of services we offer our

members. This partnership demonstrates our strategy to drive growth by expanding our driving services and is supported by the strength of our brand. We look forward to working with NatWest Boxed to ensure we are able to offer the products and services that really work for our customers' needs."

Andrew Ellis, CEO of NatWest Boxed said: "Our partnership with The AA is a significant step in our journey to be the leading embedded finance provider in the UK. Boxed was built to power the financial services aspirations of UK's biggest brands. We are proud to support the ambition The AA has for its customers, using our technology, balance sheet, operational support, and regulatory expertise to drive future growth."

Savings and unsecured personal loans are the first step of a long-term strategic partnership, setting the foundations for The AA to grow and offer a wider suite of embedded finance solutions over time. Together, NatWest Boxed and The AA will innovate to introduce new products for the benefit of members and the wider market.

It's all powered by the cutting-edge technology of NatWest Boxed and the operations, customer support and compliance expertise of NatWest Group. Boxed combines decades of banking expertise with state-of-the-art technology. Built with a modern digital blueprint, its modular, API-driven and cloud-native platform delivers banking services securely, and at scale.

The way banking products are distributed is changing, with embedded finance [opening the doors for non-financial brands](#) to deliver financial services directly to their customers. Trusted brands are well positioned to reward customers for their loyalty, while keeping their best interests at heart. This partnership is a testament to how leading firms like The AA can use new technologies to offer financial services at the point of need, provide additional value to customers, and drive sustainable behaviours.

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About NatWest Boxed

NatWest Boxed offers a cloud-native Banking-as-a-Service platform that enables brands and fintechs to seamlessly offer financial services to their customers, securely and at scale. Boxed was established in 2022, through a strategic partnership between NatWest and Vodeno to create a new Banking-as-a-Service business in the UK. Combining our technology stack, banking licence, compliance expertise and operational support, our vision is to power the UK's best embedded financial experiences. Today, we employ more than 500 people across locations in the UK and Poland. For more information, visit [www.nwboxed.com](http://www.nwboxed.com).

#### About The AA

The AA is the UK's leading provider of roadside assistance serving 14 million members with approximately 2,700 patrols attending an average of 9,000 breakdowns daily.

The AA's mission is to create confidence for drivers now and for the future – anticipating drivers' needs since 1905 and striving to be always ahead. The AA provides services across its roadside businesses from AA Driving School and BSM, to DriveTech, the leader in driver education. In addition, AA Smart Care provides bookings for MOTs, maintenance, service, and repair in AA certified garages. AA Cars is a trusted vendor of used cars with free history checks and breakdown cover. The AA's insurance broker offers motor and home policies, operating a diverse panel of underwriters including the AA's in-house underwriter, plus AA Financial Services and Accident Assist. The AA continues to invest in connected car innovation and digital services.

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