'Hey there… can you help?',

'I’m Ringo, guardian of the ring-fence. I’m travelling to planet Robos but I’ve lost all my belongings on the way. Can you help me find them and complete my mission?',

'Get Started',

‘Which area do you work in?’

'Almost forgot, what should I call you?',

'Continue'

Glad you’re willing to help, ready to start the mission?

'Select start to begin',

'Start',

'Mission Complete 14%'

‘What is ring-fencing intended to do?',

'Click all that you think apply:',

'Separate everyday banking services from investment banking services'

'Support the UK Government's response to the financial crisis'

'It's intended to help strengthen the UK financial system'

'It's intended to help protect the UK economy'

'It's intended to help reduce the risk to one part of the bank from failure in another',

'Continue',

'Not quite right!',

'Correct!',

'They all apply',

'Continue',

'More info',

'Ring-fencing legislation means that we must make changes to the way our group is structured and how we operate when working with and providing services to customers. The basic rules are that retail banking services are inside the ring-fence and investment banking services are outside the ring-fence. Some activities, notably banking for larger companies, may be on either side.',

'Continue',

'Brilliant, you've found my suit',

'Next Question',

'When does ring-fencing come into effect?',

'Select the date you think is correct, then confirm:',

'24th December 2018',

'1st January 2019',

'31st August 2021',

'5th March 2023',

'7th September 2024'

'Continue',

'Not quite right!',

'Correct!',

'1st January 2019',

'Continue',

'I love my new hair',

'I totally rock this look!',

'Continue',

'Mission Complete 30%'

'How many licensed banks will be inside the ring-fence once it's in place?',

'Click the number of planets you think the number is:',

'Confirm?',

'Not quite right!',

'Correct!',

'There will be 5 licensed banks within the ring-fence, with the most employees sitting within NatWest Bank Plc',

'Continue',

'More info',

'There will be 5 licensed banks within the ring-fence, with the most employees sitting within NatWest Bank Plc.',

'Next Question',

'Info',

'Go',

'Bonus round',

'This is exciting, you can help me unlock one of my treasured items, let’s go. We have 15 seconds',

'Can you list all 5 banks INSIDE the ring-fence?',

'RBS',

'Adam & Company',

'Child & Company',

'Ulster Bank Ireland',

'Natwest',

'Isle of Man Bank',

'Coutts',

'Holts',

'Lombard',

'Ulster Bank',

'Am I right?'

'Not quite right on that one',

'Yes, that's right!',

'These are the 5 banks inside the ring-fence',

'More Info',

'More info',

The banks inside the ring-fence are: The Royal Bank of Scotland plc, National Westminster Bank Plc, Ulster Bank Ireland DAC, Ulster Bank Limited, Coutts and Company.

Did you know: Adam and Company are not a licensed bank but are in fact a brand? You can find more information on this on the intranet.

'Continue',

'Sorry, you didn’t unlock my headwear',

'Hey, you've unlocked my headwear',

'Continue',

'Info',

'Next Question',

'Oh wow, this looks great on me!',

'Ah, never mind, let’s try for the next thing.',

'If you think a brand sits inside the ring-fence, drag up on your screen, and if you think a brand sits outside the ring-fence, drag down'

'Continue',

'Drag',

'This is inside',

'RBS plc',

'NatWest Bank Plc',

'Ulster Bank'

'This is outside',

'NatWest Markets',

'RBS International',

'This is inside',

'Adam & Company',

'Drummonds'

'Coutts',

'Lombard',

'Child & Co'

'This is outside',

'Coutts Dependencies ',

‘Isle of Man Bank'

'Confirm?',

'Nice try',

'These are the brands within the ring-fence: The Royal Bank of Scotland, National Westminster Bank, Ulster Bank, Coutts, Lombard, Child & Co, Adam & Company, Holt's, Drummonds',

'Continue',

'Mission Complete 60%'

'What changes will our personal customers notice to their banking services once ring-fencing comes into force?',

'click all that you think apply:',

'New sort code'

'New bank logo on their statements and cheque books'

'Different colleagues dealing with their requests',

'No material changes'

'Am I right?',

'Not quite right!',

'Correct!',

'More info',

'More info',

'There'll be no change to how personal bank account holders bank with us or the level of service we provide them. We'll still be the same bank they know and are used to dealing with.',

'Continue',

'Oh nice, you've found my goggles',

'Hey, I'm looking good!!',

'Continue',

'Go',

'Bonus round',

'Aha, you can help me unlock another one of my treasured items, let’s go',

'Can people in Personal & Business Banking (PBB) collaborate with colleagues in NatWest Markets (NWM)?',

'Select yes or no to continue',

'Not quite right on that one',

'More info',

'Yes, they can, but probably won’t need to do so very often. An example of collaboration is when a PBB employee may need to speak with a colleague in NWM if the PBB customer wants to carry out a Spot FX trade - this is possible as we’re still one RBS, one team.',

'Continue',

'Continue',

'Sorry, you didn’t unlock my tail',

'Oh yeah, I look awesome',

'Ah, never mind, let’s go for the next thing.',

'How are our ring-fencing plans different to our competitors? ',

'Click arrows or swipe carousel to select',

'No difference',

'Some difference',

'It will all be different ',

'Confirm',

'Not quite right on that one',

'Yes, that's right!',

'There will be some difference because of our business model. The way in which individual banks are going about ring-fencing depends upon the type of business carried out by those banks, including the business mix between retail and other banking activities, and their current structure. Most won't see any changes, and for those who do, we have kept them updated along the way.',

'Continue',

'I'll be taking these out for spin tonight!!',

'Does ring-fencing mean that we'll need to work differently?',

'Select yes or no to continue',

'Oooops, trick question. The answer is yes and no',

'We're all still part of RBS Group and there will be no changes to our ambition. However, there will be some administrative changes needed to meet ring-fencing requirements. For example, we'll change our internal operations, systems and processes to comply with ring-fencing rules.',

'Continue',

'Mission Complete 70%'

'Does ring-fencing mean that contracts of employment will change in any way? ',

'Click all that you think apply:',

'Terms and conditions'

'RBS brand on payslips',

'Employer legal entity',

'Pay and benefits',

'No changes',

'Confirm',

'Not quite right!',

'Correct!',

'More info',

'More info',

'The only changes will be to what's called the employer legal entity (i.e. the entity that holds the employee contract). Although for some colleagues, their employer legal entity has not changed at all. If your employer legal entity has changed, you will have received a message in January confirming what this means for you. In the new structure, the NatWest Bank Plc legal entity will be the main operating company within the ring-fenced group. Conditions of employment, including pay and benefits stay the same. And you'll still see the RBS brand on payslips and other communications.',

'Continue',

'Amazing! How cool do I look now?',

'I feel so fab!!',

'Next Question',

'Can colleagues who work within the ring-fenced bank provide services to the non-ring-fenced bank?',

'Select yes or no to continue',

'Not quite right on that one',

'Yes that's right!',

'More info',

'More info',

'The rules of ring-fencing say that, if you're in the ring-fence, it’s ok to provide services to colleagues on both sides of the ring-fence. But it’s a one-way thing – NatWest Markets (for example) can’t provide services to colleagues who are inside the ring-fenced bank',

'Continue',

'Go',

'Bonus round',

'You've got a chance to unlock a lovely new gift for me, let’s go',

'How will Risk work with colleagues inside and outside the ring-fence?',

'Click all that you think apply:',

'Risk will just work inside the ring-fence'

'Risk will work across both areas',

'Risk will just work outside the ring fence'

'Not quite right!',

'Correct!',

'More info',

'More info',

'Risk has teams that work inside the ring-fence and outside the ring-fence, working collaboratively to provide advice and guidance across the ring-fence for a bank-wide, holistic view for businesses to make informed decisions',

'Continue',

'Sorry, you didn’t unlock your special item',

'Hey, you've unlocked your special item',

'Continue'

'I love my new gift',

'Ah, never mind, let’s go for the next item.',

'Mission Complete',

'80%'

'Can a NatWest Markets (NWM) trader or banker collaborate with colleagues in Commercial & Private Banking (CPB) to deliver a service to customers?',

'Select yes or no to continue',

'Not quite right on that one',

'Yes that's right!',

'More info',

'NWM employees who work with customers needing products and services that sit inside the ring-fence will work with colleagues in CPB to help them access these. The same would apply if customers need products and services that are available both from inside and outside the ring-fence. For example, 1) a NWM trader can offer Derivatives or FX Options to a CPB customer after referral from a CPB Relationship Manager or, 2) a NWM banker can introduce a Banking or Insurance sector customer to CPB to support the customer's day to day payment needs.',

'Continue',

'How does ring-fencing affect Commercial & Private Banking (CPB) customers?',

'Click all that you think apply:',

'No changes'

'A change to the brand they will see on literature',

'Some changes dependant on the products and services they need',

'Everything will change'

'Confirm',

'Not quite right!',

'Correct!',

'More info',

'Some customers will receive certain products or services from NatWest Markets Plc (NWM), but their main relationship will stay with CPB. For example, Structured Deposits can be offered by NWM to a CPB customer after referral from a CPB Relationship Manager. Access to products may also change, for example, a Relevant Financial Institution (RFI) customer in CPB who wants a credit card can only have a charge card with the balance repayable within 7 days.',

'Continue',

'Congratulations, you've landed in your new destination',

'Hey, I love this new place!!',

'Mission Complete',

'90%'

'Go',

'Bonus round',

'I've lost my best buddy, help me find him!! You've got five seconds to answer',

'If you work within a support function, like HR, Finance or Legal, can you work across the ring-fence?',

'Select yes or no to continue',

'Not quite right on that one',

'Yes that's right!',

'More info',

'Colleagues in Services and Function teams will provide some shared services to the whole bank, meaning that, even though employed by NatWest Bank Plc, they can work with colleagues on both sides of the ring-fence. There will be intra-group agreements in place to formally document these arrangements.',

'Hey, you've found my best buddy',

'Nice, I got my best buddy back',

'Oh no, I'm sure we'll find my best buddy soon',

'Once you have downloaded your character, please refer to the 'Add Photo/Video' instructions on Workplace and share your results',