Graduate and Intern Pathways

Find your path.
Life isn’t linear. We don’t expect your career path to be either.
Our brands include some of the best-known and most prestigious names in banking and financial services.

Our commitment to LGBT employees has earned us a place in the Top 100 Stonewall Index. RBS is the only financial services organisation to have featured in the index for the last ten years.

Our employee-led networks continue to drive inclusion throughout the bank.

Charitable giving is important to us too. Collectively, we raised over £4,400,000 in 2018 for the causes that matter most to our people. We also spent 100,000 hours giving back last year.

Our UK business is organised around five hubs – Edinburgh, Manchester, Birmingham, London and Bristol. We also have opportunities in Dublin, Belfast and Jersey (Channel Islands). Great opportunities are never far away.

We actively encourage our graduates and interns, and support them as they work towards achieving their professional qualification.

Why RBS? 100,000 HOURS OF VOLUNTEERING

If you’re in your first year of a three year degree, or second year of a four year degree, our Insight Weeks give you the chance to meet colleagues in leadership roles and learn how they’ve built successful careers.

For those in their penultimate year, our ten week Summer Internships are designed to show you how different teams operate and where you might best fit.

We’re the only organisation to have featured on the Times list of Top Employers for Women every year since it was launched.

This year, we’re contributing more than 50|50 by 2030

50|50

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2018 EMPLOYER OF THE YEAR – THE WOMEN IN FINANCE AWARDS.

This is Europe’s largest diversity initiative which celebrates leading change and breaking down barriers.

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Why RBS?
We’re determined to make a difference. Our headquarters are in Edinburgh, and we serve over 19 million customers. Our ambition is to lead the way in customer service, trust and advocacy. The curiosity, commitment and enthusiasm our graduates and interns bring, helps us to better understand our customers, deliver market-leading solutions and build on our cutting-edge technology.

We’ve taken a progressive approach to career development – so you can help us change our bank for the better. Your career path is just that, yours, and we believe the journey and experiences along the way are every bit as important as to where our paths ultimately lead.

We know life isn’t linear, so we’ve created flexible pathways to let you explore our different business areas, so you can help us build a stronger team for the future.

The only question remaining is this: which pathway will you choose?
There are small differences when applying depending on the pathway you choose. Everyone completes a short online application form, online tests and a video interview. For summer internships and graduate pathways, the next step’s an assessment centre. For our insight weeks there’s no assessment centre, but everything else is the same.

**Application process**

Start your journey and find your path

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**Step 1**
Submit online application form

**Step 2**
Situational judgement test

**Step 3**
Numeracy and logical reasoning tests

**Step 4**
Video interview

**Step 5**
Assessment centre
Where you can start

University

Applications open in September

1ST YEAR (THREE YEAR DEGREE) / 2ND YEAR (FOUR YEAR DEGREE)

Insight Weeks

One week experience
- Gain real insight on live projects
- Experience our culture
- You could secure a Summer Internship

Summer Internships

Ten week paid experience
- Real, live projects
- Start building your network
- You could return as a graduate the following year
- A competitive salary – starting at £21,500 pro-rata
We'll give you a buddy, placement manager and graduate coach, so you'll always feel supported.

We'll support you as you make the switch into your full-time role and continue to focus on your growth and development as you take your career to the next level.

**Two/three year experience**

- Develop your skills as your career unfolds
- A competitive salary
- Bank-wide induction and business-specific training
- Rotations and placements*
- Potential to gain a fully-funded professional qualification
- Most graduate salaries start at £31,850 (per year)

* Internal Audit is a three year pathway with no rotations
A great place to work

Learn at work
You’ll benefit from learning in different teams and we’ll focus on your personal development

Make a change
We’re passionate about improving our customers’ experiences, so you’re going to help drive innovation and change

Impact the community
You’ll make a difference by taking part in a charity or community project

Gain knowledge
You’ll gain a wealth of knowledge before you specialise in an area
Networking
We’ll connect you with a range of people, from entrepreneurs to our expert leaders. You’ll always be learning from other people’s insights and knowledge.

Our culture
We’re a team of motivated and sociable people who help each other thrive, both professionally and personally.

Supporting you
From your learning structure to the people who’ll guide you, you’ll always have the support to make sure you’re successful.

Your graduate buddy
You’ll have someone to ask questions, show you the ropes and give you advice when you need it.
Whether it’s an entrepreneurial start-up, growing SME or a well-known corporate company, you’ll get the chance to work directly with customers, building a deep understanding of the sectors they operate in. You’ll soon be harnessing your talents to build relationships, giving customers the right solutions and shaping the banking products of the future.

We’ve designed our Customer Solutions pathways to give you robust credit, lending and risk management skills as well as the confidence to raise ideas, develop solutions and challenge the status quo.

By the end of it, you’ll have everything you need to be a well-rounded banker and future leader.

- Two pathways: Commercial Banking and Structured Finance
- Customer focus and strong communication skills are necessary
- Opportunity to work towards a professional qualification
- Graduate salary starting from £31,850 per year
- Summer Internship salary of £21,500 pro-rata
With **Commercial Banking** you develop your industry knowledge – you’ll work directly with a diverse group of corporate customers to understand their needs and develop your relationship building skills. It provides a unique opportunity to shape our innovation and digital capabilities.

**Structured Finance** focuses on our larger corporate and institutional clients, with complex financing needs. You’ll be working in a team and there’ll be plenty of time for you to share (and develop) specialists skills, as well as become an expert in the products we offer.

**Locations:** Edinburgh, London, Manchester, Birmingham and Bristol  
**Qualification:** 2:1 or equivalent  
**Graduate start date:** September 2020  
**Summer Internship start date:** June 2020
Technology plays an indisputable role in today’s society, and our organisation, but the real opportunity’s in the hands of our people. Here’s your chance to help us harness new technology and transform our bank so we’re ready for the future.

Our Software Engineering pathway covers a broad range of areas across our Technology business. But, wherever you start, we’ll make sure you gain first-hand experience of the vital role technology plays. You’ll definitely build a compelling blend of technical and people skills that’ll prove invaluable for your career.

- An innovative, creative mindset with an interest in technology
- Opportunity to complete a relevant professional qualification and become a Software Engineer
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
From software design to systems architecture, you’ll experience collaborative working in an agile environment. We’re continuously innovating and improving our technology to better meet the needs of our customers. With the resources and support we’ll give you, you’ll build technical skills to redefine the future of banking.

Locations: Edinburgh
Qualification: 2:1 or equivalent in a Science, Technology, Engineering or Maths subject
Graduate start date: September 2020
Summer Internship start date: June 2020
Private Banking focuses on investments, specialist advice and managing relationships. We offer three pathways within Private Banking. Two are with Coutts – a 325-year old institution that has defined the private banking sector, and one with Adam & Company – a traditional bank with a modern outlook.

Depending on the pathway you join, there’s opportunity to develop your career in roles including Investment Analyst, Fund Analyst, Research Analyst or Product Specialist.

- Three pathways:
  - Coutts; Relationship Management
  - Adam & Company; Relationship Management
  - Coutts Asset Management

- Innovation, problem solving and communication skills are fundamental

- Opportunity to complete a professional qualification which can include the
  - CeMAP
  - CISI Investment
  - Advice Diploma (IAD)
  - PCIAM
  - Chartered Banker Certificate or CFA

- Graduate starting salary of £31,850 per year

- Summer Internship salary of £21,500 pro-rata
With **Coutts – Relationship Management** you’ll deepen your understanding of private banking and build your commercial awareness, so you’re able to deliver first-class solutions for our clients.

Joining **Coutts Asset Management** means you’ll get to know the industry inside and out, including Portfolio Management, Fund Research, Investment Product, Investment Strategy, Investment Research and Construction.

**Adam & Company - Relationship Management** will get you ready to provide specialist advice to high net-worth clients in a traditional Scottish bank.

Whichever pathway you choose, you’ll learn how financial markets work at a high level and build knowledge to propel your career.

**Locations:** Edinburgh, London, Manchester and Birmingham

**Qualification:** 2:1 or equivalent

**Graduate start date:** September 2020

**Summer Internship start date:** June 2020
Our change teams focus on keeping us competitive and commercially successful. We use key resources such as customer experiences, data and the latest technology to develop cutting-edge insight – so we’re always changing our bank for the better.

If you join this pathway, you’ll help us be more agile, keeping us ahead of the curve when meeting our customers’ needs. If you have a real passion for innovation, you’ll fit right in. We want people who’ll connect across teams to develop new business solutions.

- An innovative mindset and inquisitive nature are essential
- Opportunity to complete a relevant qualification of your choice
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
You’ll work hands-on across several areas of the bank, introducing increasingly complex changes. You’ll work and connect with lots of different teams and colleagues so you’ll have the chance to make fantastic business relationships. The greater your expertise becomes, the more confidence you’ll have to influence.

Locations: Edinburgh, Manchester and Dublin
Qualification: 2:1 or equivalent
Graduate start date: September 2020
Summer Internship start date: June 2020
I’ve had some great experiences within the volunteering community at RBS. I’m a STEM Ambassador – which means that I promote science, technology, engineering and maths in schools. I’m very passionate about this topic, especially about getting girls involved.
Our perspective is listened to and heard, and I find it very encouraging that we can help shape the future of our business.
Data and Analytics
Put data at the heart of what we do

What insight can data provide to the future of finance? How can we harness data and build bespoke solutions to transform our customer interactions?

Join us in exploring these questions further and shaping the answers on our Data and Analytics pathway.

You’ll gain first-hand experience of the vital role data plays in our business and build a compelling blend of technical and people skills that will prove invaluable in your career.

- An innovative, creative mindset with a passion for data
- Opportunity to complete a relevant qualification
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
Our Data and Analytics pathway specifically focuses on helping us put data at the core of our decision-making. We help colleagues make well informed, fact-based decisions which make a positive difference to our customers.

You’ll learn how we’re fundamentally changing how we use the data we have, putting it at the heart of every interaction so each customer’s experience is personal, timely and relevant.
Our teams tie together all our financial activity. Start your career here and you’ll quickly gain experience and insight into our industry, whilst learning from respected industry leaders. You’ll help us keep our balance sheet in order so we’re making the right decisions.

Our customers expect their money to be well managed. We provide the right information to help our colleagues make clear decisions about customers, costs and capital. We help the bank achieve our business goals in a sustainable, profitable way, alongside developing the right long-term financial strategy.

- Problem solving and numerical skills come first
- Opportunity to complete a Professional Accountancy qualification such as a ICAEW or CIMA
- Graduate starting salary of £30,700 per year
- Summer Internship salary of £21,500 pro-rata
You’ll gain up-to-date knowledge when it comes to the impact of the changing financial services environment. You’ll also develop a wealth of day-to-day skills, from preparing crucial documentation for regulatory or management reporting, to providing financial or commercial insight for business executives. We want you to bring your fresh approach and enthusiasm to the table.

Locations: Edinburgh and London
Qualification: 2:1 or equivalent
Graduate start date: September 2020
Summer Internship start date: June 2020
If you’re interested in the world of finance and enjoy thinking strategically and challenging assumptions, then this could be the perfect pathway for you.

Here, you’ll discover how we manage risk across our business, and help us to embed controls that are robust and responsive to change.

Your integrity and inquisitive attitude will be crucial when it comes to keeping our business secure and our customers safe.

- Intellectual curiosity, an independent mindset and integrity are activated here
- Opportunity to complete a relevant professional qualification
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
You’ll learn all about how our three lines of defence model makes sure our customers stay safe. You’ll also gain experience in areas such as credit and operational risk, stress testing and compliance. You’ll be putting our core values into practice, and working with others to shape a robust and proactive culture of risk management. As you develop, you’ll grow in confidence and become more comfortable raising ideas and challenging assumptions.

Locations: Edinburgh, London, Manchester and Birmingham

Qualification: 2:1 or equivalent

Graduate start date: September 2020

Summer Internship start date: June 2020
All the experiences I’ve had on the programme have taught me new things that build on my strengths, improve my weaknesses and open my eyes to things.
RBS is really somewhere you can see yourself staying, as everyone wants you to progress.
Internal Audit is the independent voice of our organisation. It is integral to us meeting our ambitions, and protecting the interests of our customers at all times. Working here means you’ll provide assurance by calling out risks, asking tough questions, and challenging the status quo.

This pathway lets you develop a deep understanding of how we run our bank, while completing your accountancy qualification and learning from respected industry leaders.

- Problem-solving and great communication skills are essential
- Opportunity to complete a Chartered Accountancy qualification
- Three year graduate pathway
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
You’ll build a thorough understanding of how different parts of our bank operate. You’ll develop your knowledge of risk and project management, and sharpen your interpersonal skills. By the end, you’ll know all about the business risk environment and the controls needed to protect ourselves from them.

Through this pathway, you’ll soon be managing multiple stakeholders by yourself. As your experience grows, you’ll develop skills that could set you up for managerial roles.

Locations: Edinburgh, London and Belfast
Qualification: 2:1 or equivalent
Graduate start date: September 2020
Summer Internship start date: June 2020
Help make RBS an even greater place to work; a place where everyone can feel at home, give their best, and develop their talents. You’ll learn about the vital role Human Resources plays and the values connecting all our different brands, locations and functions together. Your passion for people – how we communicate and collaborate – will be key to shaping our people strategy for the future. You’ll not only be learning, but you’ll be bringing new ideas to the table, and helping us deliver the strategy; creating a great place to work. Get up close and personal with the digital innovations that change the way we work together.

- Fantastic communication skills and a collaborative approach are key
- Based in Edinburgh with the opportunity to spend a rotation in Manchester or London
- Opportunity to complete a Chartered Institute of Personnel and Development (CIPD Level 7) qualification
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
You’ll gain hands-on experience in a wide range of areas, from employee well-being to talent management, policy development and leadership support. You’ll get to work with HR Partners and experts in fields, such as Reward and Employment, and Organisational Effectiveness, as well as colleagues across the business.

You’ll have the chance to support people-focused change projects, and build excellent stakeholder and project management skills. At the same time, you’ll develop ideas, put them forward and support our people through different areas of working life.

Location: Edinburgh
Qualification: 2:1 or equivalent
Graduate start date: September 2020
Summer Internship start date: June 2020
By joining our Communications and Marketing pathway, you’ll be part of a team working to build pride and promote the reputation of our brands through our communications with colleagues, customers, the media, and external stakeholders.

We’ll help you develop the knowledge and skills to become a well-rounded communications and marketing professional, whether in a business partnering, strategy, or delivery role. This pathway will take you to the heart of our businesses and brands.

- Creativity, excellent communication skills and customer focus are vital
- Opportunity to complete a recognised professional qualification
- Graduate starting salary of £31,850 per year
- Summer Internship salary of £21,500 pro-rata
You’ll develop expertise in strategy, execution, understanding our customers, specialist communications and marketing disciplines. You’ll also have the chance to connect and work with lots of different teams; supporting the bank in being brand-led and customer-focused.

We’re looking for creative people with excellent communication skills. It’s essential you can demonstrate customer focus and an interest in current affairs. With technology evolving quickly, you’ll be learning about our digital strategy, too. In return, we’ll enhance your skills through a range of invaluable experiences.
RBS International
Benefit from fantastic insight into how banking supports every day life

RBS International is a wholesale bank operating under five brands: RBS International, NatWest International, Isle of Man Bank, Coutts Crown Dependencies, and NatWest TDS (Trustee Depositary Services).

Our headquarters are on the island of Jersey and we have a presence in Guernsey, the Isle of Man, Gibraltar, Luxembourg, Edinburgh and London. Living and working in Jersey means you’ll have a fantastic start to your career, while benefitting from the great lifestyle and work-life balance the islands offer. Enjoy a short commute and stunning scenery every day.

The nature of our wholesale bank means you’ll gain exposure to our Executive Committee; a unique opportunity to learn from colleagues at the top of our business. You’ll also work across a range of projects and initiatives on top of your everyday role, giving you the chance to develop quickly.

- Experience three different business areas in one pathway
- Graduate starting salary of £30,090 per year
Location: Jersey (Channel Islands)
Qualification: 2:2 or equivalent
Graduate start date: September 2020

Customer Facing – You’ll build technical skills and experience in different specialist areas, and we’ll help you become an expert in building solutions tailored to our customers’ needs. You’ll learn to understand how every interaction you make helps take us closer to our goal of being the number one bank for customer service, trust and advocacy.

Business Delivery – Here’s where you’ll deliver innovative solutions – making sure we’re always ahead of the curve when meeting our customers’ needs. Teams include Finance, Treasury and Strategy.

Transformation – You’ll help inform our decisions with the highest quality data and customer insight, and focus on keeping our bank competitive, commercially successful and safe. You’ll connect lots of different teams and colleagues, where you can influence, drive and manage effective change.
We’re an international investment bank specialising in fixed income and currencies. We’re a leading UK bank and we help our customers access international markets in Europe, Asia and the US.

We provide risk management and trading solutions to customers across rates, currencies, credit, securitised products and financing.

We have roles in markets and banking, quant analytics, as well as our support and services functions. No matter which department you’ll sit in, we’ll encourage you to connect and collaborate across teams.

- Our model is simple, comprising two customer-facing businesses
- Opportunity to find the right solution for our clients
- Full country specific inductions, including a personal ‘buddy’ and mentor
- A competitive starting salary
In our customer facing businesses, we’ll match you with a team where you’ll learn about markets and banking. In our support and services functions, you’ll be matched with teams where you’ll learn how they work with our customer facing business.

Locations: London, Stamford (US), Singapore and Hong Kong
Qualification: 2:1 or equivalent
Graduate start date: August 2020
Summer Internship start date: June 2020
We want you to feel valued and respected for the unique contribution you bring. We’re proud to have a culture and an environment that inspires our colleagues.

**Remuneration**
The package you’ll receive consists of two parts: a competitive salary and pension funding. We also offer a wide selection of exclusive lifestyle offers, development and learning programmes, services and support designed to help you manage and balance your work/life priorities.

**Flexible ways of working**
We realise you’ll benefit from flexible ways of working to create a balanced lifestyle. That’s why you’re sometimes able to work from home. And in some roles there might be flexibility in the working hours.

**Well-being**
Your health and well-being matter to us. Whatever’s on your mind, there’s information and expertise at your fingertips. We offer access to a range of services to help you stay healthy inside and out.

**Volunteering**
You’ll get time off to support causes close to your heart and to make an impact to the communities we serve. We’re proud to support charitable partners and to give all our colleagues the chance to make a difference.
There was so much variety in the work that I was given, which really allowed me to develop and learn new skills. As well as this, the focus on a collaborative and inclusive work culture has allowed me to have the most positive experience during my time at RBS.
If you're not sure which pathway's right for you, spend some time exploring our website and learn more about the various parts of our business. We put lots of useful information and posts up on our social media channels – you can always get in touch too.

Once you know which area you want to apply for, get your application in early. We start to offer places on our pathways months before the closing date. The earlier you apply, the better your chances of securing a place with us.

Make sure you tailor your application to us. We'll need to know why you really want to work with us and why the pathway you've applied for is right for you.

Follow us on social media to get more top application tips, get deadline reminders and find out more about our pathways.

@rbsearlycareers  
youtube.com/user/rbsgroupjobs

@rbsearlycareers  
@rbsgradsandinterns  
linkedin.com/company/royal-bank-of-scotland/
To be ready for the future, we need the right people, with the right skills, doing the right work. We know what combination of skills our people need for a successful career – our five people capabilities will make sure you develop the right knowledge and skills so you can help us build the bank of the future.

Our Critical People Capabilities differentiate us from other companies as well as boost the success of our people and our business. They’ll help us all to put customers at the heart of our decisions, recognise the importance of data and improve how we work together and support each other in a more agile environment.
Whether you’re in your first, penultimate or final year at university, there are a wide range of opportunities open to you. For our pathways, you don’t need any specific UCAS points, but you need to be on course for a 2:1* or above in your degree.

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*RBS International has a minimum 2:2 requirement