

RBS Black Card

Representative Example:

Representative 19.7% APR (variable) based on a Credit Limit of £15,000.

Standard interest rate for purchases: 16.0% p.a. (variable) Annual fee: £250

SUMMARY BOX

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 19.7% APR (variable)			
Interest Rates	Transaction Type	Monthly Rate	Annual Rate	
			Simple	Effective
	Purchases	1.241%	14.89% p.a.	16.0% p.a.
	Cash advances	1.575%	18.90% p.a.	20.63% p.a.
	Balance transfers	1.241%	14.89% p.a.	16.0% p.a.
	Money transfers	1.241%	14.89% p.a.	16.0% p.a.
Interest-free period	<ul style="list-style-type: none"> Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. No interest-free period for cash advances, money transfers or balance transfers. 			
Interest charging information	You will not pay interest on purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. Otherwise, the period over which interest is charged will be as follows:			
		From	Until	
	Purchases, cash advances, balance transfers and money transfers	Date debited to your account	Paid in full	
Allocation of payments	<ul style="list-style-type: none"> If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first. See General Condition 2(p) of your Credit Card Agreement for full details. 			
Minimum Repayment	<ul style="list-style-type: none"> Each month, the greater of: <ol style="list-style-type: none"> interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or the amount you owe over your credit limit less any overdue amounts from previous statements; or £5. Please note: we do not recommend that you only ever make the minimum payment. 			
Credit Limit	Minimum	£15,000		
	Maximum	Subject to status		
Fees	£250 annual fee.			
Charges	Cash advances	2%, minimum £2		
	Transactions in foreign currencies (Card transactions in a foreign currency will be converted into sterling at the rate of exchange determined by RBS (either our own exchange rate or a rate provided by the card's scheme: Visa, MasterCard or any other card scheme) and which is prevailing at the date the amount is debited to the account)	2.75%		
	Copies of statements	£3		
	Returned payment	£5		
Default Charges	If your payment is late	£12		
	If you exceed your credit limit	£12		

Over 25s only, minimum income £75,000.

If you would like this information in Braille, large print or audio format please contact us on 0845 301 1345. Calls may be recorded.