

Your Royal Bank of Scotland Black Card/Reward Black Card Account

Checking your statement

Please keep all vouchers and till receipts when you use your Black Card(s) and check them against your statement, remembering items you've ordered by post, phone or internet. The name or place description shown on your statement may not match what's on the voucher. If you don't recognise a purchase, or the amount shown is wrong, please call or write to us within **60 days** of receiving this statement.

SUMMARY BOX

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

Interest Free Period	<ul style="list-style-type: none"> • Maximum interest free period is 56 days. • Interest free period only applies to purchases. • To qualify for the interest free period on purchases you must pay your balance in full and on time, and have paid the previous month's balance in full and on time. • The interest free period runs from the purchase date to the payment date shown on the statement on which it appears. • This is subject to any interest-free special offer. 								
Interest Charging Information	<p>You will not pay interest on purchases if you pay the balance in full and on time, and have paid the previous month's balance in full and on time. You will also not pay interest, or a lower rate will be charged, during certain special offer periods, including introductory offers and some promotional offers on purchases and balance transfers. You will be notified if this applies to you. Otherwise, the period over which interest is charged will be as follows:</p> <table border="1"> <tr> <td></td> <td>From</td> <td>Until</td> </tr> <tr> <td>Purchases, advances, balance transfers and money transfers</td> <td>Date debited to your account</td> <td>Repaid in full</td> </tr> </table>				From	Until	Purchases, advances, balance transfers and money transfers	Date debited to your account	Repaid in full
	From	Until							
Purchases, advances, balance transfers and money transfers	Date debited to your account	Repaid 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 6 of your Credit Card Agreement for full details. 								
Minimum Repayment	<table border="1"> <tr> <td> <p>For accounts opened on or before 31 December 2010 Each month, the greater of:</p> <ul style="list-style-type: none"> (i) £5; or (ii) 2.25% of your balance (rounded up to the nearest penny); or (iii) the amount you owe over your credit limit less any overdue amounts from previous statements. </td> <td> <p>For accounts opened on or after 1 January 2011 Each month, the greater of:</p> <ul style="list-style-type: none"> (i) £5; or (ii) 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 (iii) the amount you owe over your credit limit less any overdue amounts from previous statements. </td> </tr> </table> <p>• Please note: we do not recommend that you only ever make the minimum payment.</p>			<p>For accounts opened on or before 31 December 2010 Each month, the greater of:</p> <ul style="list-style-type: none"> (i) £5; or (ii) 2.25% of your balance (rounded up to the nearest penny); or (iii) the amount you owe over your credit limit less any overdue amounts from previous statements. 	<p>For accounts opened on or after 1 January 2011 Each month, the greater of:</p> <ul style="list-style-type: none"> (i) £5; or (ii) 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 (iii) the amount you owe over your credit limit less any overdue amounts from previous statements. 				
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Product Type	Black Card	Reward Black							
Fees	Standard Annual Fee	No Annual Fee	£84						
Charges	Cash Fee (including gambling transactions and Money Transfers)	2%	3%						
	Copies of statements	£3 each							
	Returned payment	£5							
Foreign Usage	Payment Scheme Exchange Rate	Rates can be found at Mastercard https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html							
	One or more of the following may apply: Non-Sterling Transaction Fee	2.75% of transaction	no fee						
	Cash Fee (including gambling transactions and Money Transfers)	2%	3%						
Default Charges	If your payment is late	£12							
	If you exceed your credit limit	£12							

We calculate interest using the daily interest rate (derived from the Annual Rate) on the average daily balance since your previous statement date. The amount of interest therefore increases the longer payment of cleared funds is delayed (even before the monthly payment date). Where applicable, the interest charge for the period between the statement date and full repayment appears on the following month's statement.

If the account is not paid in full, interest will be charged on the total statement balance and not just on the outstanding balance.

Estimated Interest

This is an indication of how much interest will show on your next statement and is based on assumptions including the following:

- The minimum payment amount is received on your next due date;
- You do not make any new transactions before your next statement is produced;
- There is no change to the interest rates applicable to your account.

The actual interest charged will be different if any of these assumptions are incorrect.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to complain to the Ombudsman.

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.

How to contact us

Please don't hesitate to call us if you have any queries about your account or require any assistance from us. You should ensure you have your card to hand when calling.

Customer Service Numbers

Reward Black:	0345 301 3950
Black Card:	0345 301 1345
If calling from abroad:	+44 1268 508 017
Minicom:	0800 141 3999
For Braille, large print and audio format:	0345 301 3950

Lines are open 24 hours. Calls may be recorded.

Correspondence Address

Should you need to write to us, please ensure you quote your card number on all correspondence. Our address is:

Royal Bank of Scotland Black Card, PO Box 5747, Southend-on-Sea SS1 9AJ.

How to report a lost or stolen card

- Please call us as soon as possible:

If calling from the UK:	0345 301 3950
If calling from abroad:	+44 1268 508 017
- You may also report the loss to any bank displaying the Mastercard or Visa logo and confirm the loss on your return home. Destroy any additional cards with the same number.
- If your card does turn up after you've reported it lost, don't use it. Destroy it immediately. We will arrange to send replacement cards.

Payments

How to pay

We've listed below the different ways that you can pay your bill. Please bear in mind that working days are Monday to Friday, excluding weekends and bank holidays. Your payment date is shown on page 1 of your statement. Should you wish to amend your payment due date please contact customer services to discuss your request.

Payment method	Time to allow	How
Direct Debit	<ul style="list-style-type: none"> • Minimum/fixed amount – payment is claimed 25 calendar days from statement date or shortly afterwards. • Full amount – payment is claimed 15 calendar days from statement date or shortly afterwards. 	<ul style="list-style-type: none"> • You can set up a monthly Direct Debit for a minimum, fixed or full amount over the phone or via Royal Bank of Scotland Credit Card Online Services. • To register for Royal Bank of Scotland Credit Card Online Services simply visit www.rbs.co.uk/cardservices and follow the on-screen instructions. • Alternatively, call your relevant customer service number, see below or on the reverse of your card.
Royal Bank of Scotland Mobile App (Royal Bank of Scotland current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> • App available on most smartphones to Royal Bank of Scotland customers with Digital Banking and a UK mobile number. • Download the Royal Bank of Scotland app from your relevant app store. • Payment can be made by selecting your credit card and then 'Pay your credit card'.
Royal Bank of Scotland Digital Banking (RBS current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> • Royal Bank of Scotland current account customers can register for Digital Banking at www.rbs.co.uk. • If you are already registered, log in and go to 'Payment – Pay your credit card' section and follow the on-screen instructions.
Royal Bank of Scotland Telephone Banking (RBS current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> • Royal Bank of Scotland current account customers can register for telephone banking by calling 0345 722 2345 (Minicom 0800 404 6160). • If you are already registered for telephone banking, simply call 0345 724 2424 at anytime to make a payment.
At any branch of Royal Bank of Scotland over the counter	<ul style="list-style-type: none"> • 2 hours for cash payments*. • Up to 4 full working days for cheques paid in (funds must be cleared before payment is accepted). 	<ul style="list-style-type: none"> • Payment can be made by presenting your credit card, your bank giro credit slip or providing your credit card number.
At Royal Bank of Scotland branches by Single Branch Payment (RBS current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> • Payments can be made from your current account via Chip and PIN once a record has been set up. • For assistance in setting up a Single Branch Payment visit the branch with your credit card details.
Royal Bank of Scotland Credit Card Online Services	• 2 working days for debit card payments.	<ul style="list-style-type: none"> • To register for Royal Bank of Scotland Credit Card Online Services visit www.rbs.co.uk/cardservices. • Once registered follow the on-screen instructions.
By Post (cheques should be sent to Royal Bank of Scotland, Milton Keynes MK77 1SE)	<ul style="list-style-type: none"> • Up to 7 full working days. • Funds must be cleared before payment is accepted. 	<ul style="list-style-type: none"> • Cheques should be payable to Royal Bank of Scotland (please write your card number after Royal Bank of Scotland on the payee line). • Send cheque and completed bank giro credit slip. • Cheques shouldn't be post dated. If payment is received using a post dated cheque we accept no responsibility for loss of interest or charges incurred.
Other Banks' Online and Telephone Banking Services	<ul style="list-style-type: none"> • 2 hours for faster payments. • 3 full working days for other payments. 	<ul style="list-style-type: none"> • Please quote your credit card number and sort code (both found on bank giro credit slip). • If a bank account number is requested, please quote 00000000. • Please note: you cannot use these details for a Chaps payment.

*Faster Payments/Cash paid in at Royal Bank of Scotland branches

The Faster Payments service allows participating banks to provide same day processing of electronic payments such as funds transfer, bill payments and standing orders. This means that payments to your Royal Bank of Scotland credit card made on the internet, by telephone or in any branch of Royal Bank of Scotland by Cash or Single Branch Payment will usually be applied to your available funds within 2 hours regardless of when the request is received. Payments may take longer to appear on your account (generally within 2 days) but will be back dated to the date the payment is made.

Minimum amount Direct Debit

If a Direct Debit is set up to claim the minimum statement balance, any additional payments or refunds that reach your account up to 6 working days before the due date will not reduce the amount due to claim. If the full statement balance has been manually paid the Direct Debit will not claim to avoid the account going into credit, and if the minimum payment is greater than your balance we will reduce the amount claimed to avoid your account going into credit.

Fixed amount Direct Debit

If a Direct Debit is set up to claim a fixed payment amount, any additional payments or refunds that reach your account up to 6 working days before the due date will not reduce the amount due to claim. If the full statement balance has been manually paid the Direct Debit will not claim to avoid the account going into credit.

However, if transactions have been made on your account since the date of your most recent statement the fixed amount may still claim, as a fixed Direct Debit will claim if there is an outstanding balance on your account.

If the fixed payment is not enough to cover your minimum payment, we will increase the amount we take to cover the minimum payment amount.

If the fixed payment is greater than your balance, we will reduce the amount we take to avoid your account going into credit.

Full amount Direct Debit

If a Direct Debit is set up to claim the full statement balance, any additional payments or refunds that reach your account up to 6 working days before the due date will reduce or cancel out the amount claimed by the Direct Debit.

Payments from your card

Balance transfer, money transfer and electronic money transfer payments from your card will be completed within 1 working day of us receiving the payment instructions, unless circumstances beyond our reasonable control prevent this. We are not responsible for other financial institutions' timescales when they are involved in processing payments, for example, when you make a payment to an account held with another bank.

For purchases, we will debit your credit card account with a payment on the same day that we receive the payment instruction. This is usually within 2 or 3 days of the transaction date but depends on when the merchant processes its card transactions.