

# Summary Box for Private Black Credit Card

## Representative Example:

**Representative 14.9% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 14.94% p.a. (variable).**

The actual credit limit assigned to your account will vary depending on our credit assessment of you.

## SUMMARY BOX

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

<b>APR</b>	Representative 14.9% APR (variable)		
<b>Interest Rates</b>	<b>Transaction Type</b>	<b>Monthly Rate</b>	<b>Standard Annual Rate</b>
			Simple      Effective
	Purchases	1.167%	14.01%      14.94%
	Cash advances	1.873%	22.48%      24.95%
	Balance transfers	1.167%	14.01%      14.94%
	Money transfers	1.167%	14.01%      14.94%
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>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.</li> <li>No interest free period for cash advances, balance transfers or money transfers.</li> </ul>		
<b>Interest Charging Information</b>	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:		
		<b>From</b>	<b>Until</b>
	Purchases, cash advances, balance transfers and money transfers	date debited to your account	paid in full
<b>Allocation of Payments</b>	<ul style="list-style-type: none"> <li>If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first.</li> <li>See General Condition 6 of your Credit Agreement for full details.</li> </ul>		
<b>Minimum Repayment</b>	<ul style="list-style-type: none"> <li>Each month, the greater of:               <ol style="list-style-type: none"> <li>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</li> <li>the amount you owe over your credit limit less any overdue amounts from previous statements; or</li> <li>£5.</li> </ol> </li> <li><b>Please note: we do not recommend that you only ever make your minimum payment.</b></li> </ul>		
<b>Credit Limit</b>	Minimum	£5,000	
	Maximum	Subject to status	
<b>Fees</b>	No Annual Fee		
<b>Charges</b>	Cash fee (including gambling transactions)	3% handling fee, minimum £3	
	Copies of statements	£3	
	Returned payment	£10	
<b>Foreign Usage</b>	Payment scheme exchange rate	Rates can be found at <a href="http://www.rbs.co.uk">www.rbs.co.uk</a>	
	<b>One or more of the following may apply:</b>	<ul style="list-style-type: none"> <li>Non-sterling transaction fee      2.75% of transaction</li> <li>Cash fee      3% handling fee, minimum £3</li> </ul>	
<b>Default Charges</b>	If your payment is late	£12	
	If you exceed your credit limit	£12	