

# Your savings account card



 Royal Bank  
of Scotland

# Using your new card

**You can start using your new card immediately.** If this is a replacement card, please destroy your existing card securely by cutting through the magnetic strip and the chip.

## Cash machine access

You can use your savings account card to get cash (up to your daily withdrawal limit) from any cash machine displaying the Visa or Plus logos. You can also use any Royal Bank of Scotland or NatWest cash machine to get a balance or mini statement, top up your mobile phone, and change and unlock your PIN.

## Worldwide Acceptance

Your card is accepted at more than a million cash machines worldwide. You can use your card safely all over the world to get cash – wherever you see the Visa or Plus logos. This makes it easy to obtain local currency when you're abroad, meaning you don't have to carry large sums of cash around with you.

## Let us know your travel plans

Using your savings account card abroad? Let us know where you're going at least 24 hours before. That way any withdrawals you make are less likely to be blocked by our transaction monitoring systems.

**You can notify us of your upcoming travel plans quickly, safely and easily using the mobile app.**



## **Understanding withdrawals abroad**

You can use your savings account card to get cash abroad wherever you see the Visa or Plus logo. Any transaction in a foreign currency is converted into sterling using the Visa Europe Payment Scheme Exchange Rate. To see up-to-date rates visit [visaeurope.com](http://visaeurope.com) and click on the **Cardholders** section.

A Transaction Fee of 2.75% is then applied. This fee is known as the Non-Sterling Transaction Fee.

Please note the above charge also applies for foreign currency withdrawals in the UK.

**For full details of your fees and charges, please refer to the fees leaflet which applies to your account, either *Personal Banking – Charges and Rates of Interest* or *Private Banking – Charges and Rates of Interest*.**



# If your savings account card is lost or stolen...

Call us immediately on:

 **0370 600 0459**  
(Relay UK 18001 0370 600 0459)

## Emergency Cash

You can take up to £300 from your account without your card at one of our cash machines if you are a digital/telephone banking customer. Or up to £60 if you aren't. You'll need to have enough in your account to cover what you take out, minimum £20.

## For more information



Talk to us in branch



Visit [rbs.co.uk/mydebitcard](http://rbs.co.uk/mydebitcard)



Call us on **03457 24 24 24**  
(Relay UK 18001 03457 24 24 24)

Calls may be recorded.

Remember you can opt in or opt out of marketing communications at any time by calling us or visiting your branch.



Use your savings account card wherever you see the Visa or Plus logos.



Royal Bank of Scotland is a member of the Financial Services Compensation Scheme (FSCS). [fscs.org.uk](http://fscs.org.uk)

The Royal Bank of Scotland plc.

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