

Student Royalties

A guide to benefits



Contents

| | |
|-------------------------|-----------|
| Welcome | 1 |
| Benefits at-a-glance | 2 |
| Money | 3 |
| Entertainment discounts | 6 |
| Travel discount | 7 |
| Protection | 8 |
| Terms and Conditions | 10 |

Welcome

This guide has been designed to help you get the most out of your Student Royalties account and all the benefits on offer.

Student Royalties is more than just a bank account – it's a whole package of discounts and savings opportunities specially selected for students. You'll find your account has all the usual banking features you'd expect plus a range of extras that you can use as often as you like.

This guide gives full details of all the features and benefits on offer and how you can take advantage of them. If you have any further queries just pop into any branch where staff will be happy to help – or you can access our Direct Banking telephone service any time by calling 08457 24 24 24. Customers with hearing and speech impairments can contact us by Minicom 0800 404 6160.

For many of these benefits, signing up for Student Royalties means you've already done everything you need to do. For others, you may need to contact your branch or call Royalties Membership Services on the number below. Our expert teams will be pleased to answer questions and action any benefit requests you may have.

The one vital piece of information you'll need is your Membership Number. This is made up of your branch sort code followed by your Student Royalties account number. Please take a moment to write them down in the space below, as well as on your Membership Card.

Branch Sort Code

Royalties Account Number

Royalties Membership Services 08705 62 55 55.
Mon–Fri 8am–8pm (except Bank holidays),
Sat 9am–5pm. Customers with hearing and speech impairments can contact us by Minicom 0845 600 0512.

Please ensure that you retain this brochure together with your other account details in a safe environment.

If you would like this information in Braille, large print or audio format please contact us on 08705 62 55 55.

Customers with hearing and speech impairments can contact us by Minicom 0845 600 0512.

Benefits at-a-glance

Money

- Visa Debit Card
- Interest-free arranged overdraft
- Telephone and Digital Banking
- Mobile phone banking
- Student Credit Card
- Loans available

Entertainment

- 25% off selected concert and theatre tickets

Travel

- Up to 10% discount on selected holidays and travel

Protection

- Payment Card Protection
- Essentials Contents Insurance

Money

When you're a student you need easy access to banking services and you might need a bit of extra support to juggle your finances.

Your current account

All the banking essentials are included with your Student Royalties account including Direct Debits, standing orders, monthly statements and cheque books (on request).

Visa Debit

Your Visa Debit card offers you all these services in one card:

- A convenient way to access the funds in your account when and where you need them. Whether you're popping down to the shops or travelling abroad – getting access to your money is easy
- Your Visa Debit card is accepted at over 29 million retail outlets all over the world. Use it wherever you see the Visa logo. Remember when you use your card abroad a charge may apply
- You can make free cash withdrawals (up to your daily limit) from any RBS or NatWest cash machine (a charge may apply for other cash machines)
- Top up your Pay as you Talk mobile phone at our ATMs

Lost and Stolen Debit cards

If your debit card is ever lost or stolen call us immediately on 0870 513 3550. Customers with hearing and speech impairments can contact us by Minicom 0800 404 6160. Even without your card you can still get access to the money in your account by using our 24 hour Emergency Cash service.

You can access up to £300 if you are an online or telephone banking customer and if you aren't we'll still give you up to £60 to tide you over. Remember you'll need to have the money in your account before you can withdraw it – you'll need to have at least £25 available in your account.

Interest-free arranged overdraft

Student life can be a big shock with all sorts of new financial responsibilities like rent and bills to pay. There might be times when you need funds to tide you over, and with an interest-free arranged overdraft, borrowing money can be a practical option. We know that surviving on a tight budget is difficult, but we may be able to help, so just come and talk to us.

All arranged overdrafts must be requested and are subject to satisfying our credit criteria. If agreed, the arranged overdraft will be interest-free. To help you budget, we normally offer limits of £500 in your first term, £750 in the second term and £1,000 in the third term during your first year. The standard levels for each year of study are detailed below.

This brochure should be read together with the enclosed 'Personal & Private Current Account Fees & Interest Rates'.

All we ask is that you use your Student Royalties Account as your main current account by depositing at least £750 every 6 months and making at least 3 debit transactions every month. If you stop using your account as your main current account then the interest rate you pay on your arranged overdraft will revert to the standard rate which applies to the Select Account. For details of our rates of interest see our leaflet 'Personal & Private Current Account Fees & Interest Rates'.

Overdraft repayable on demand. From 2011 all Student Royalties customers starting their first year of university will have the following thresholds applied:

- 1st year students up to £1,000
- 2nd year students up to £1,250
- 3rd year students up to £1,500
- 4th year students up to £1,750
- 5th year and Postgraduate students up to £2,000

All Student Royalties customers entering their third, fourth or fifth year of university will have the following thresholds applied:

- Year 3 £1,600
- Year 4 £1,800
- Year 5 £2,000

To arrange an interest-free arranged overdraft, with no monthly charges within these amounts, speak to a Customer Adviser at your branch.

For skills, tools and guidance to help you better understand and manage your money effectively, check out www.rbs.co.uk/moneysense

A number of interactive tools are offered on the site to help assess your financial situation:

- a complete financial health check
- a debt test
- a budget planner

Telephone and Digital Banking

We realise that with a busy timetable it isn't always easy to get into your local Royal Bank of Scotland branch during normal working hours. That's why we offer Direct Banking – 24 hour Telephone Banking and Digital Banking, both of which are available 365 days a year and are also secure and confidential. You can access all of the following from your PC or laptop with Digital Banking or with a single phone call via Direct Banking – all without setting foot in a branch:

- check your balance
- pay bills
- order a new cheque book
- transfer funds between Royal Bank of Scotland accounts
- set up or change standing orders
- cancel Direct Debits
- request a mini-statement listing your last six transactions

And with Digital Banking you can also:

Keep track of your accounts – view and search recent transactions, and access up to seven years worth. So you won't need monthly paper statements.

Move money – transfer between your accounts, pay bills or people...save time, the easy way.

Stay secure – we work hard to keep you safe online, free security software and a card reader for setting up payments.

Get help and support – 24 hours a day, we're here to help.

Signing up for Telephone Banking and Digital Banking

If you have opened a new Student Royalties account, you will automatically be registered for both our Direct and Digital Banking services. Details of how to activate this service will be sent to you shortly.

If your account has been upgraded from another account, you can arrange this service by e-mailing us at digitalbanking@rbs.co.uk or phone us on 0845 600 8212. Minicom users please call 0845 900 5960.

Top-up your mobile phone

We can now offer you a great way to top-up your pre-pay mobile phone without the need to visit a shop, buy a voucher, or make a long phone call.

You simply use any one of our many cash machines across the UK. It's completely FREE of charge, it works with all the major mobile networks, and you can even top-up a friend's or relative's phone for them, too. What's more, you can do it 24 hours a day, 365 days a year. So, provided you've got money in your bank account, you can make that call no matter what time of day or night it is.

How does it work

Topping-up at a cash machine only takes around 40 seconds – about the same time as it takes to withdraw cash. Here's how you do it...

Step 1 – Insert your bank card (not your top-up card) into the cash machine and enter your PIN as normal

Step 2 – Select 'MOBILE PHONE TOP-UP' from the main menu

Step 3 – Choose your mobile phone network from the list

Step 4 – Select the amount you'd like to top-up – from £10 to £50

Step 5 – Enter the number of the mobile phone you'd like to top-up (you'll need to do this twice to confirm you've entered the number correctly)

And that's it. You'll be given a receipt to confirm your top-up was successful and the top-up amount will be debited to your bank account – just like when you withdraw money. The credit is then transferred to your phone in minutes.

Mobile Phone Banking

We know students lead very busy lives, so to help you keep in touch with your finances why not sign up for mobile phone banking? You can receive free text alerts when you reach upper or lower limits which are set by you.

With Mobile Phone Banking you are able to choose one or all of the following options:

- **Balance updates** – we'll send your balance (from the previous day) to your phone – once a week, on a day and time that you decide. Just think how this could help you stay on top of your finances

- **Regular alerts** – a warning when your account hits upper or lower limits that you can set.

It might be a good idea to use this service to advise you when your Student Loan has arrived or alternatively when you are about to go overdrawn.

- **Mini statements** – including the last six transactions on your account, whenever you like

- **Top-up** – your pay as you go mobile direct from your mobile itself

RBS will not charge you for any mobile phone banking services received via text. However, your mobile phone operator may charge for certain services, including receiving text messages overseas. Please check with your network provider. Mobile phone top-ups will be debited directly from your current account and will be shown on your current account statement.

For more information and to apply please visit www.rbs.co.uk/mobile

New mobile iPhone app

With our new and improved iPhone app you can do your banking on the move.

The app lets you see all your RBS account balances and mini statements, as well as transfer money between your RBS accounts. There's a handy cash machine and branch locator too. You need to be a Digital Banking customer to use the app. To find out more, visit [rbs.co.uk/iphone](https://www.rbs.co.uk/iphone)

Standard data download charges may apply. Contact your network operator for details.

Student Credit Card

For full details of the Student Credit Card, including our latest rates and how to apply, please visit [rbs.co.uk/creditcards](https://www.rbs.co.uk/creditcards) or speak to a customer adviser in branch.

Loans available

If you're studying for a medical-related degree or a postgraduate law qualification you may be eligible to apply for one of our loan schemes.

Healthcare Student Loans

Our Healthcare Student Loans are available to full-time students enrolled on the following undergraduate courses:

- medicine
- dentistry
- osteopathy
- veterinary
- chiropractic (GDD accredited only)

Law Student Loans

Our Law Student Loans are available to full-time students enrolled on the following courses:

- Legal Practice Course
- Postgraduate Diploma in Law
- Common Professional Examination or Diploma in Law conversion courses

For more information on Professional Student Loans, speak to a Customer Adviser at your branch.

Entertainment discounts

We understand that student life isn't all about studying for exams. That's why we've put together cash-saving discounts for when you're going out.

25% off concert and theatre tickets

Having a night out needn't be extravagant if you use your Student Royalties membership. Our ticket booking service serves all the major UK venues and you can book discounted tickets for weekend music festivals.

And this is a benefit that your friends can enjoy too, as you can book six tickets at 25% off (you must be one of the six people attending the concert) and further tickets at full price.

Booking tickets

- simply phone Royalties Membership Services on 08705 62 55 55 and quote your membership number. Customers with hearing and speech impairments can contact us by Minicom 08456 00 05 12
- ask for the Ticket Booking Service and give details of the tickets you want – you have to call at least 10 working days before the event
- payment can be made by debit or credit card
- you receive 25% discount on the total cost charged to us by the ticket agency that we use to book tickets, which may include booking fees and similar charges. This does not include postage
- tickets will typically be sent within five working days of receipt by the Ticket Booking Service.

You can use this service whenever, and as often, as you like.

Travel discounts

Save money with Student Royalties travel benefits and get more out of college holidays.

Up to 10% discount on selected holidays and travel

Whether you're grape-picking in France, trekking in the Himalayas, or just hanging out on a beach in Greece, you can take advantage of some generous reductions.

- up to 10% off package holidays and tours operated by major licensed tour operators
- up to 10% off scheduled and charter airline tickets
- up to 10% off selected ferry travel
- up to 10% off car rental
- up to 10% off hotel accommodation

Plus you'll also find special bargains and last minute holidays.

Using the Royalties Travel Booking Service

- call Royalties Membership Services on 08705 62 55 55 quoting your Student Royalties Membership Number and you'll be put through to an expert travel consultant. Customers with hearing and speech impairments can contact us by Minicom 08456 00 05 12
- tell them your preferred destinations and departure dates (they can also advise on health and visa requirements)
- once you've agreed the arrangements, you'll be asked for a deposit. You can pay by credit or debit card to secure the deal immediately, or pay by cheque in which case the travel deal will be confirmed as soon as payment has cleared
- if there are less than 12 weeks to go before departure, you'll need to pay in full at the time of booking
- official confirmation and an invoice for any remaining balance will be sent out to you
- approximately two weeks before you go, you'll receive your tickets and travel documents.

For last minute holidays and flights, tickets can be collected at the airport – a small charge may apply for this

Protection

Student Royalties provides a range of protection products should you want to cover your possessions.

Payment Card Protection

Imagine how you'd feel if your wallet or purse and all your credit and payment cards were stolen. Not only would you have to worry about what had happened to your cards, but you'd have all the hassle of remembering which cards you were carrying, telephoning the different providers, and cancelling the cards. As a Student Royalties member, however, you can register for Payment Card Protection which provides (Providing you have not acted fraudulently and without reasonable care):

- one simple call to cancel all your registered cards
- up to £1,500 insurance to cover unauthorised spending (provided you report the loss to the police and Royalties Membership Services within 24 hours of discovering it)
- up to £250 cash equivalent if you lose your cards abroad, plus a replacement airline ticket if needed. These costs must be reimbursed
- service available 24 hours a day, 7 days a week
- no limit to the number of cards covered

Registering for Payment Card Protection

To benefit from this protection, you must register your cards by calling Royalties Membership Services on 08705 62 55 55, quoting your Membership Number, and tell us the cards you'd like covered. Customers with hearing and speech impairments can contact us by Minicom 08456 00 05 12.

You'll need to provide us with a security password, your date of birth and card details. To update these at any time, simply call Royalties Membership Services or ask for a new update form, whichever is easier.

Updating by post

If you want to delete a registered card or correct the details relating to any registered card, you may simply mark the deletion or amendment on the confirmation letter bearing the list of your registered cards.

Send your amendments to:
Royalties Membership Services
FREEPOST SCE 8098
PORTSMOUTH
PO3 5ZS

It is very important to us that you receive the best service possible. To ensure the best service, please bear in mind the following points:

- fill in all details for cards you wish to add to your registry

- you can register any payment card that was issued from within the UK for yourself or those of your immediate family living at the same address
- we have separated this form into categories of payment cards – please fill in your card details in the correct category
- enter the information exactly as shown on your cards
- do not include any Personal Identification Numbers (PINs) or expiry dates
- DO NOT include the name of the person to whom the card is issued
- you will receive a confirmation featuring your full list of registered cards for your records within three to four weeks
- you will also receive special stickers with the emergency card loss report telephone number

Keeping your card registration up to date

Please contact Royalties Membership Services every time you or another member of your immediate family:

- receive a replacement card for one that has been lost or stolen
- receive a new card that you want to include in your card registry
- want to delete a card you no longer own from your registry
- receive notification that an account number of a registered card has changed
- detect any error in the confirmation letter bearing the list of your registered cards

Reporting lost or stolen cards

Simply call the Royalties Membership Services emergency number on 0800 62 55 00 (which you'll find on the handy stickers we'll send you). When abroad call the International Operator and ask to reverse the charges to +44 8705 62 5555. We'll cancel your cards immediately and send you a confirmation letter. If you subsequently find any of your cards, you must destroy them.

Cardholder liability cover

If your card issuer holds you responsible for unauthorised charges on cards which you have reported lost to us, call Royalties Membership Services and we'll send you a claim form. You'll receive a cheque to reimburse you up to a maximum of £1,500 of your liability, subject to the accompanying Terms and Conditions in this guide.

Emergency cash and airline tickets

If your cards are lost or stolen while you're abroad you can obtain emergency airline tickets and/or cash to the equivalent of £250, by calling the International Operator and reversing the charges to +44 2392 67 01 01.

The service is free, but you'll need to reimburse us for the cost of the tickets and emergency cash. Cards must be registered with Student Royalties Payment Card Protection to qualify for this benefit.

Essentials Contents Insurance

Have you considered what you would do if your room was burgled, or there was a fire in your flat? You can take advantage of insurance specifically designed to help protect your belongings, and we can cover your personal effects whether you live in halls of residence or in shared accommodation. Your belongings are even insured when you stay away from your term-time address.

What's covered?

With RBS Essentials Contents Insurance, you can specify which possessions most valuable to you should be covered under your policy. Items such as laptops, iPods, bicycles and mobile phones can all be covered inside and outside the home.

Cover for walk-in theft is available on most items, what's more, vandalism cover is included in your policy as standard – even college library books are covered against damage and theft.

Little extras

Essentials Contents Insurance also offers you little extras, such as up to £500 credit card misuse cover, and up to £50 for cash in the home (excludes theft, unless through forcible entry).

For more information, to get a quote or apply online please visit www.rbs.co.uk/studentinsurance.

Benefit Terms and Conditions

These terms and conditions apply in addition to *Personal and Private Current Account Terms and Personal and Private Current Account Fees and Interest Rates*, copies of which you should have received in your welcome pack.

Credit facilities: Over 18s only

STUDENT CREDIT CARD

- Maximum of one card per Student Royalties account.
- Card must be issued in the name of the Student Royalties accountholder. New cards are issued subject to the usual application criteria.
- This offer applies to Royal Bank of Scotland Student credit card only and does not apply to any other cards.
- The cardholder must maintain a Royal Bank of Scotland Student Royalties account.

DISCOUNTED TICKETS SERVICE

Accessing the Service

- The Discounted Tickets Service is a special telephonic service and can only be accessed via Royalties Membership Services telephone on 08705 62 55 55.
- Normal hours of business during which you can use the Discounted Tickets Service are 8am to 8pm Monday to Friday and 9am to 5pm Saturday, except Bank Holidays.

Bookings

- Bookings must be made at least 10 days, excluding weekends and Bank Holidays, prior to the performance.
- Discount is calculated on the combined ticket price, booking fee and any processing fee incurred. Postage costs are not included in the discount.
- The discount is not applicable to any other promotional offer and only applies to tickets purchased through the Discounted Tickets Service.
- You must be included in the party attending the event for the discount to apply.
- All bookings are subject to availability and the rules and regulations of the venue, event organiser and promoter.
- Affinon purchases tickets from agents and has no control over the events.
- Reservations – Tickets will be reserved for a maximum of 2 days from enquiry. All further enquiries outside of the 2 days will be treated as a new enquiry.
- Tickets cannot be refunded or exchanged unless the show is cancelled.
- Bookings are for UK events only.

Tickets

- You will receive the discount on up to 6 tickets for any one production.

You may purchase as many tickets as is available for the performance or as stipulated by the promoter, event organiser or venue.

- A Royalties Membership Services agent will call you back within 1 business day to confirm availability and the cost of your booking.
- Upon taking your booking a confirmation letter will be dispatched to you within 2 business days of placing your order for tickets.
- Tickets are posted to you within 5 business days of receipt by the Discounted Tickets Service or, in certain circumstances by the venue up to 2 weeks prior to the performance.

Service Details

- The 25% discount is available on plays (defined as any production where actors perform), musicals, opera/opera, pantomime, ballet, rock & pop, jazz, blues, heavy metal, rap, reggae, soul, music festivals, gospel music, country, folk, dance productions, adult/contemporary music, classical, pop festivals, variety concerts, proms, stand up comedy, national exhibitions, exhibitions at museums, galleries and studios, royal tournaments, productions on ice and singalong.
- The discount is not available on music hall, lectures or talks, puppet shows, summer shows (e.g. end of pier variety acts), sporting events, illusionists or variety shows.

TRAVEL DISCOUNT

Eligibility

- You may book package holidays, tours, cruises, tickets for scheduled airline flights, tickets for charter airline flights, city breaks, selected ferry tickets, hotel accommodation, holiday cottages and villas, holiday apartments and car hire through the service.
- There is no limit to the number of times you may use the service, provided you are an active Graduate Royalties Member.

Travel Reservations

- Reservations can only be made via telephone through the Royalties Travel Service.
- To make a reservation, you must phone Royalties Membership Services, who will verify your Membership details and put you through to a Travel Service agent.
- Your details will not be used for any purpose other than to fulfil the obligations under the Royalties Travel Service.
- The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your call to the Royalties Travel Service.
- For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.
- You may request specific excerpts from brochures, where available, to be posted to you. The Travel Service agent can also provide information on short-notice bargain holidays and forward tickets for such travel to your point of departure for collection, if necessary.
- Car-hire and hotel accommodation-only reservations can be arranged through the service, for your convenience. For car hire bookings, you should provide your preference of car size, model etc. to the Travel Service agent. When requesting car or room availability, the agent will advise the lowest rate available at the time of booking.
- If you do make a booking through the Royalties Travel Service it will be subject to further terms and conditions, including the cancellation charges of the individual tour/airline operator. These terms and conditions will be forwarded to you with your booking confirmation and invoice.

Payment

- The Travel Service agent will advise you at the time of booking if a deposit or the full balance is required. Reservations cannot be confirmed until payment for a deposit or full balance is taken by the Royalties Travel Service.
- Payments may be made by debit or credit card or cheque.
- Best results are achieved if you elect to pay the Royalties Travel Service by credit or debit card at the time of booking, otherwise the rates quoted cannot be guaranteed. If there are any special conditions attached to the booking you will be advised of this at the time of payment.

Travel Booking Exclusions

- Any reservations which must be booked privately, i.e. which cannot be booked through a Travel Agency (and therefore not through the Royalties Travel Service). This includes:
 - 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers etc – holidays which cannot be booked through a travel agency)
 - Low cost airlines or airlines that do not sell through travel agents such as Ryanair and easyJet
 - Hotel stays and car-hire bookings of 31 days or longer
 - Tickets for domestic ferry journeys or journeys not originating in the UK
- Such accommodation as
 - Bed and breakfasts
 - Caravans and selected camp-sites
 - Chalets
 - Rental properties (such as privately owned apartments, flats, etc)
 - Time-shares
 - Non-sleeping rooms (such as conference or meeting rooms)
 - Health spas and health farms which do not accept bookings through Travel Agencies
 - Hotels which do not accept bookings through Travel Agencies
 - Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
 - Rooms held by companies on a semi-permanent basis for use by their employees

Travel Discount Exclusions

- Bookings for Student Royalties Members' relatives, friends, associates or others, unless the Student Royalties Member is one of the travelling party.
- 'Accommodation-only' bookings (i.e. bookings which are not made in combination with a holiday package, or airline/ferry ticket) unless paid for in full at the time of booking.
- Any amount in excess of the published base price of the eligible travel, including:
 - a SURCHARGES – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance.
 - b OPTIONAL PRODUCTS OR SERVICES – e.g. upgrades, food or beverage services, services charged to a hotel-room, petrol for hirecars, optional tours or excursions, baby equipment and facilities, 'optional extras' for hire-cars such as mobile phones.

All travel services are provided by Affinon International Travel Limited, Registered in England No. 6635325. Registered Office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, a fully licensed and bonded Travel Agency. Affinon International Travel Limited is a retail member of ABTA (L4356), holds an ATOL 9935 and is accredited by IATA.

Affinion International Travel Limited is a wholly owned subsidiary of Affinion International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinion International Travel Limited from arranging travel into Cuba and this will continue to apply unless the regulations are lifted.

How to make a complaint regarding the travel discount

The Royalties Travel Service is operated for The Royal Bank of Scotland by Affinion International Travel Limited on behalf of Affinion International Ltd. Affinion International Travel Limited simply acts as your agent in arranging travel. Should you have any disputes or complaints with a tour operator associated with a booking you have made through the Service, Affinion International Travel Limited will liaise with the tour operator on your behalf to resolve the situation.

Please note that the ABTA guidelines give the tour operator 28 working days to respond, once the complaint has passed to them. All complaints regarding your travel discount should be put in writing to:

Royalties Membership Services
PO Box 116
Portsmouth
PO3 5YW.

PAYMENT CARD PROTECTION TERMS & CONDITIONS

This policy is made up of two parts – **your** card registry and this policy wording. Please keep **your** card registry and this wording together and in a safe place.

This policy is provided at no additional cost to **you**.

You are entering into two contracts:

- The first is with Allianz Insurance plc, who underwrite the insured elements of **your** policy.
- The second is with Royalties Membership Services who administers the service elements of this product.

This insurance only applies to residents of the UK.

This insurance is automatically cancelled if you move outside the UK.

Definitions of words used in your policy:

When a word has a special meaning, it will be shown in **bold** type and will have the same meaning wherever it appears.

| Word | Meaning |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| advance(s) | A payment made by Royalties Membership Services (RMS) to a cardholder , in connection with an incident, which is interest free, provided it is repaid within one calendar month of the request. |
| RMS | Royalties Membership Services is operated by Affinion International Limited, registered number 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ. Affinion Limited, is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. |
| cardholder(s) | The persons, including policyholder , who have cards registered with RMS who permanently reside at the policyholder's permanent UK home address. |
| incident | An event or series of connected events, which results in the loss or theft of a cardholder's registered card(s) |
| our/us/we | Allianz Insurance plc, registered number. 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Branch Address: Allianz Schemes, 6 Vale Avenue, Tunbridge Wells, Kent TN1 1EH, United Kingdom. csc@allianz.co.uk Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Our authorisation can be confirmed by the FSA by calling 0845 606 1234 or at www.fsa.gov.uk Our FSA registration number is 121849. |
| you/your | The policyholder |
| registered cards | The credit and debit cards, including Post Office™, card accounts charge cards, storecards and other similar payment cards, which a cardholder has registered with RMS . Membership and loyalty cards can also be registered and reported lost, but RMS will not be able to inform the issuing company of your change of address, or treat the loss or theft of this card as an incident . |
| policy holder | You being the person who receives this policy as a benefit of your account. |
| policy period | The period in which you are entitled to the insurance and services which will be as long as your account is open. |
| UK | The United Kingdom, Channel Islands and the Isle of Man. |

The Insurance Cover provided by Allianz Insurance

This policy is based on information **you** supplied to RMS on application and on information subsequently provided.

You must comply with all of the terms and conditions set out in the policy.

If **you** do not, **we** may turn down a claim or cancel **your** cover.

The following conditions must be met:

- All **cardholders** must take all reasonable steps to avoid anything, which may result in a claim under this policy.
- All **cardholders** must comply with the conditions of issue as stated by the issuing card company.
- Personal Identification Numbers (PINs) must not be kept with the **registered cards**, disclosed or made known to anyone other than an authorised user.

This part of the policy sets out the insurance cover provided following an **incident**:

What is Covered

- Unauthorised and fraudulent use of **registered cards** for which the **cardholder** is legally responsible

The Limits

Up to a total of: i) £1,500 per incident for losses which occur before the **cardholder** reports the **incident** to **RMS**.

What is not Covered

- Losses incurred if the **incident** is not reported to the police and **RMS** within 24 hours of its discovery.
- Losses occurring after the **cardholder** has reported the **incident** to **RMS**.
- A **cardholder** using a **registered card** in a way which is not authorised by the card issuer.
- More than £1,500 for any one **incident**
- Loss due to fraudulent use by **you** or a **cardholder**, including disclosing the Personal Identification Number (PIN) to anyone or keeping it, even in a coded format with the registered card.

The Services provided by RMS

This policy of cover sets out the services which are available to a **cardholder** in the event of an **incident**.

This policy is based on information **you** supplied on application and on information subsequently provided.

What is Provided

- An emergency cash **advance** available only whilst stranded away from the **UK**, subject to status and availability.
- An emergency **advance** to pay for replacement travel tickets, whilst stranded away from the **UK**, subject to status and availability

The Limits

Up to £250 per **incident**, limited to one request per **incident**

Up to 4 tickets (or £3,000) per **incident**, limited to one request per **incident**

What is not Provided

- Entitlement to an **advance** if the conditions relating to **advances** are not complied with
- Entitlement to an **advance** if the conditions relating to **advances** are not complied with

Advances

Advances will only be made to a **cardholder** when a **cardholder** has no other means of paying for services or obtaining cash following an **incident**.

The **advance** is made on the basis that the **cardholder** agrees to repay the **advance** to **RMS** within one calendar month. **RMS** may refuse to provide an **advance** to the **cardholder** if there is reason to believe that the **cardholder** may not be able to repay the **advance** within one calendar month.

All **advances** will remain interest free provided they are repaid within one calendar month. Should repayment of an **advance** be made after one calendar month the **cardholder** will have to pay interest to **RMS** from the day the amount was advanced until repayment in full. The interest shall be calculated on the amount due and not repaid, on a daily basis at rate of two per cent (2%) per annum above the published Base Rate for The Royal Bank of Scotland plc or the rate payable on judgement debts under the Civil Jurisdiction and Judgements Act 1982, (legislation may be superseded or amended from time to time) whichever may be the greater.

You should be aware that if a **cardholder** does not repay the **advance** in full you are liable for the repayment of the **advance** in full (including any interest that may be payable).

How to make a claim

In order to collect the money transfer the **cardholder** will need to comply with such terms and conditions and procedures of the Western Union Money Transfer Service as are applicable at the relevant time. Copies of the relevant terms and conditions are available on the reverse of the To Receive Money form which the **cardholder** will need to complete when seeking to collect the money transfer. Please note that Western Union and its agents reserve the right not to process or pay any money transfer if they think it may violate any applicable law or Western Union policy or procedure.

Cardholders will be advised by Western Union of the details required to complete the To Receive Money Form and the necessity for the Cardholder to provide satisfactory evidence of their identity. Typically, the information required will include that detailed below.

However, please note that the information provided below is only a guideline and **cardholders** will need to check and comply with the relevant Western Union requirements and procedures applicable at the relevant time.

Subject to Western Union's current terms and conditions **cardholders** will need to confirm:

- Their full name and current/permanent address in the **UK**;
- The full name of the sender of the money transfer e.g. Affinion, Hampshire, UK.
- The originating country of the transaction e.g. Ireland
- The approximate amount of the money transfer
- Satisfactory documentary evidence of identity as determined by Western Union. Western Union will advise **cardholders** which forms of identification will be acceptable.

If a **cardholder** has no identification due to it being lost or stolen they can collect a money transfer by providing a police report, not more than a month old, stating the identification that had been lost or stolen. The maximum amount that a **cardholder** would be able to receive in such circumstances would be £350.

Additional information

- details of the registered cards
- details of the cardholders

Your card registry contains important details of your registered cards.

When **you** receive **your** card registry, **you** should check that the details are correct and that the **registered card** numbers are valid.

Keeping details up to date and changing address

To ensure that **you** receive full benefits provided by this policy, **you** must keep **RMS** informed of any changes, additions or deletions to **your registered cards**, as only registered cards are insured under the policy.

Only the **policyholder** and **cardholders** at the new address will be covered under this policy and be entitled to receive the services. You must inform **RMS** of any cardholders who no longer reside at **your** permanent address.

Cardholders who no longer live with the **policyholder** will need to apply for an individual Royal Bank of Scotland qualifying account if they wish their cover to continue. **You** are responsible for informing **your** bank that your address has changed. The Royal Bank of Scotland will inform **RMS** of your new address. **RMS** will not accept change of address requests direct from **you**.

Security

You may be required to validate any request **you** make to **RMS** by providing the security details **you** have registered. Failure to provide such security details or other suitable validation will result in **RMS** refusing to act upon such a request. If **you** have not registered security details with **RMS** you should contact **RMS** as soon as possible to ensure **RMS** is able to provide **you** with the service to which **you** are entitled.

Notice to Customers

You are advised that any telephone calls made to both **RMS** and **our** administration and claims handling units may be recorded. These recordings may be used to monitor the accuracy of information exchanged between customers, **RMS** and **our** own staff. They may also be used to allow additional training to be provided to both **RMS** and **our** own staff or to prove that **RMS** and **our** own procedures comply with legal requirements.

Our staff are aware that conversations are monitored and recorded.

Exclusions

These exclusions apply to the policy and the services. Neither **RMS** nor **we** will pay for losses arising from:

- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion, civil war, rebellion, revolution, insurrection or military or usurped power;
- Fraud – If a **cardholder** makes a dishonest claim under the policy, all rights to benefits under the policy will be lost.

Data Protection Act

The details you supply will be stored and used by Allianz Insurance plc, to administer your insurance cover. Your personal details may be transferred outside of the EU. They will at all times be held securely and handled with the utmost care in accordance with all principles of the UK law. We may exchange your details with other insurers through various databases to help us check information provided and also to prevent fraudulent claims.

Your details will not be kept for longer than necessary.

Your right to cancel

Your policy of cover will remain active for as long as **your** Student Royalties account remains active. Closure of your **account** will result in immediate cancellation of your policy. To cancel **your** Student Royalties account, please contact **your** Royal Bank of Scotland branch.

We will only cancel this policy if instructed to do so by your bank. In this instance The Royal Bank of Scotland will notify you. This insurance is will not be honoured if:

- you submit a claim knowing it to be false, fraudulent or a misrepresentation;
- you are no longer entitled to this product.
- you move outside of the **U.K.**

This product may only be altered, varied or its conditions relaxed by **RMS**, giving you 30 days notice in writing.

What to do in the event of a claim

If the **cardholder** discovers that anything covered by the policy has been lost or stolen, the **cardholder** should contact **RMS** at Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF, Tel. 08705 62 55 55 immediately and in any event within 24 hrs of discovery. The **cardholder** must also report it to the police within 24 hours of discovering the loss and obtain a report from the police confirming the loss. Details including the crime reference number, the address and telephone number of the police station will be required to make a claim. If **you** make a claim under the insurance cover, in dealing with the claim **RMS** will be acting on behalf of Allianz Insurance plc. In all other cases, **RMS** will act on **your** behalf.

The **cardholder** must give **RMS** all the information they are able to if **RMS** asks

If the **cardholder** makes a claim under the policy for something, which is also covered by any other insurance policy, the **cardholder** must provide **RMS** with full details of the other insurance policy. **We** will only pay for **our** share of any claim.

We have the right, if **we** choose, in the **cardholder's** name but at **our** expense to:

- i) start legal action to get compensation from anyone else, and
- ii) start legal action to get back from anyone else any payments that have already been made.

The **cardholder** must provide us with all reasonable help to take legal action against anyone if **we** ask.

The **cardholder** must not settle, reject or negotiate any claim without **our** written permission.

Choice of Law

Unless **we** agree otherwise:

- a) the language of the policy and all communications relating to it will be English; and
- b) all aspects of the policy, including negotiation and performance, is subject to English law and the decisions of English courts.

Fraudulent Use Claims

Additional steps which should be taken in the event of fraudulent use.

The **cardholder** should:

1. Identify the suspected fraudulent charges on **their** registered card statement
2. Send the statement to the Fraud Department of the issuing card company concerned, requesting that the suspected fraudulent charges be removed
3. Should the card company be unable to remove the suspected fraudulent charges, the cardholder should obtain a letter from them which confirms the date, times and amount of the suspected fraudulent charges and an explanation of why they cannot be removed
4. Attach the letter to the police report, along with any other evidence which can be supplied and send it by registered post to **RMS**

If the insured or anyone acting on behalf of the insured makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy shall be void and the insured will forfeit all rights under the policy. In such circumstances, we retain the right to keep the premium and to recover any sums paid by way of benefit under the policy. If we receive a claim under your policy we may ask you or any person covered under the policy to give written consent, during the claims process, for us to obtain specified information and material from the police and to exchange information and material with them. The purpose of these measures is to help us verify claims and to guard against fraud. If you or a covered person gives such consent you or the covered person will be given the opportunity to receive a copy of the information and material the police release to us. Should you or any covered person decline to give such consent we may in turn decline to settle the claim without the required information and material. We will not normally release information or material about a covered person to you without their consent.

Rates of Exchange

If a loss arises under this product and such loss is incurred in a currency other than sterling, then the **cardholder** should be reimbursed at the rate of exchange prevailing at the date that the claim was notified to **RMS**.

How to make a complaint regarding the services provided by RMS

If you have a complaint about the service elements of this product please contact Royalties Membership Services on 08705 62 55 55 or write to: The Customer Relations Manager, Royalties Membership Services, Sentinel House, Airspeed Road, Portsmouth, Hampshire PO3 5RF quoting **your** membership number.

RMS will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If **RMS** cannot respond within these timescales they will let **you** know when an answer may be expected. If **RMS** are unable to resolve **your** complaint within eight weeks from when **you** first contacted us or, **you** remain dissatisfied with the final response, then **you** may refer the matter to the Financial Ombudsman Service for an independent review of **your** complaint.

How to make a complaint regarding the insurance provided by Allianz Insurance plc

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks.

If we cannot we will let you know when an answer may be expected.

If we have not sorted out the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:
Customer Satisfaction Manager,
Allianz Schemes,
Allianz Insurance plc,
6 Vale Avenue,
Tunbridge Wells,
Kent TN1 1EH.
(ACS1394-1)
Telephone: 01892 703416 Fax: 01892 517994
Email: schemescsm@allianz.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), if **we** cannot meet **our** liabilities under this policy. The level of compensation provided by FSCS is 90% of the claim, without any upper limit. Further information is available from the FSCS on 020 7892 7300 or at enquiries@fscs.org.uk

Copies of this document are available in Braille, audio cassette and large print on request.

Important! Internet emails are not necessarily secure as information could be intercepted, lost or destroyed. Please do not email any account information or other confidential information.

For more information on any Royal Bank of Scotland product, call into your branch and talk to one of our Customer Advisers. Or why not arrange a free Customer Service Review – an in-depth look at your financial situation and needs, now and in the future?

Credit facilities: Over 18s only.

Calls may be recorded.

RBS is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim.

For deposits that are held in a bank or building society in the UK, the Scheme will cover up to £85,000 per person. Deposits in all currencies are treated the same.

Deposits with RBS, Direct Line, the One Account, Child & Co, Drummonds and Holt's are all covered by a single FSA authorisation. This means the total deposits with these firms will count towards the one compensation limit.

Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

The Royal Bank of Scotland plc.
Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB.
Registered in Scotland No. 90312.

Web Site rbs.co.uk

B39 5 October 2011