

# RBS Classic Credit Card

## Introductory and special offers

We may end any introductory offer if you do not pay on time or stay within your credit limit.

<b>SUMMARY BOX</b>					
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.					
<b>APR</b>	Standard: <b>Typical 19.9% APR (variable)</b>				
	Royalties Account customers: <b>Typical 18.9% APR (variable)</b>				
<b>Interest Rates Standard</b>	<b>Transaction type</b>	<b>Introductory Annual Rate (Simple)</b>	<b>Monthly Rate</b>	<b>Standard Annual Rate</b>	
				<b>Simple</b>	<b>Effective</b>
	Purchases	4.9% for 9 months from account opening	1.527%	18.33%	19.95%
	Cash advances	N/A	2.075%	24.90%	27.95%
	Balance transfers	N/A	1.527%	18.33%	19.95%
Money transfers	N/A	1.527%	18.33%	19.95%	
<b>Interest Rates Royalties</b>	<b>Transaction type</b>	<b>Introductory Annual Rate (Simple)</b>	<b>Monthly Rate</b>	<b>Standard Annual Rate</b>	
				<b>Simple</b>	<b>Effective</b>
	Purchases	4.9% for 9 months from account opening	1.456%	17.48%	18.95%
	Cash advances	N/A	2.075%	24.90%	27.95%
	Balance transfers	N/A	1.456%	17.48%	18.95%
Money transfers	N/A	1.456%	17.48%	18.95%	
<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, money transfers or balance 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	Transaction date	Paid in full		
	Cash advances	Transaction date	Paid in full		
	Balance transfers	Transaction date	Paid in full		
Money transfers	Date debited to your account	Paid in full			
<b>Allocation of Payments</b>	If you do not pay off your balance in full, payments we receive will be applied in the following order: <ol style="list-style-type: none"> <li>Interest on special offers</li> <li>Other interest, any fee and charges</li> <li>Special offers</li> <li>Purchases and balance transfers</li> <li>Cash advances and money transfers</li> </ol> See section 2(D)(c) of your Credit Card Agreement for full details.				
<b>Minimum Repayment</b>	<ul style="list-style-type: none"> <li>Each month, the greater of:               <ol style="list-style-type: none"> <li>2.25% of your balance (rounded down to the nearest pound); 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 the minimum payment.</b></li> </ul>				
<b>Credit Limit</b>	Minimum	£300			
	Maximum	Subject to status			
<b>Fees</b>	No Annual Fee.				
<b>Charges</b>	Cash advances (except gambling transactions)	3%, minimum £3			
	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques)	2.75%			
	Copies of statements	£3			
	Returned payment	£10			
<b>Default Charges</b>	If your payment is late	£12			
	If you exceed your credit limit	£12			

## Important information

Balance transfers from other Royal Bank of Scotland Group cards are not permitted.

Please note that an application for credit will usually be recorded with Credit Reference Agencies and may affect your ability to obtain credit elsewhere in the future.