

# Summary Box for YourPoints World MasterCard

## Representative Example:

**Representative 17.9% APR (variable) based on an assumed Credit Limit of £1,200.**  
**Standard interest rate for purchases: 17.95% p.a. (variable).**

Please note: in the Representative Example above we have used an assumed Credit Limit of £1,200. The actual credit limit assigned to individual accounts 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 17.9% APR (variable) Standard Representative 16.9% APR (variable) Royalties and Royalties Gold Account Customers										
<b>Interest Rates</b>	<b>Transaction Type</b>	<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>							
				Simple	Effective						
Standard	Purchases	0% for 13 months from account opening	1.385%	16.62%	17.95%						
	Cash advances	n/a	2.075%	24.90%	27.95%						
	Balance transfers	0% for 13 months from account opening on balance transfers made in the first 3 months	1.385%	16.62%	17.95%						
	Money transfers	n/a	1.385%	16.62%	17.95%						
Royalties and Royalties Gold	Purchases	0% for 13 months from account opening	1.313%	15.76%	16.95%						
	Cash advances	n/a	2.075%	24.90%	27.95%						
	Balance transfers	0% for 13 months from account opening on balance transfers made in the first 3 months	1.313%	15.76%	16.95%						
	Money transfers	n/a	1.313%	15.76%	16.95%						
<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>	<p>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:</p> <table border="1"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td>Purchases, cash advances, balance transfers and money transfers</td> <td>date debited to your account</td> <td>repaid in full</td> </tr> </tbody> </table>						From	Until	Purchases, cash advances, balance transfers and money transfers	date debited to your account	repaid in full
	From	Until									
Purchases, cash advances, balance transfers and money transfers	date debited to your account	repaid 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 2(p) 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: <ul style="list-style-type: none"> <li>(i) 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>(ii) the amount you owe over your credit limit, less any overdue amounts from previous statements; or</li> <li>(iii) £5.</li> </ul> </li> <li><b>We do not recommend that you only ever make your 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 (including gambling transactions)		3%, minimum £3								
	• Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques). Card transactions in a foreign currency will be converted into sterling at the rate of exchange determined by RBS (either our own exchange rate or a rate provided by the card's scheme: Visa, MasterCard or any other card scheme) and which is prevailing at the date the amount is debited to the account.		2.75%								
	• Balance transfers		2.9% (min. £5) during the first three months from account opening								
	• Copies of statements		£3								
	• Returned payment		£10								
<b>Default Charges</b>	• If your payment is late		£12								
	• If you exceed your credit limit		£12								