

## GRADUATE ROYALTIES BENEFITS TERMS AND CONDITIONS

These Terms and Conditions are in addition to those **you** will have received for **your** current account, and should be read together with them and the enclosed Charges and Rates of Interest insert, (L53). **We** reserve the right to withdraw or amend benefits on 30 days' notice. In exceptional circumstances **we** may need to do this immediately and inform **you** as soon as possible afterwards.

The details **you** supply will be stored and used by Royalties Membership Services to administer your benefits. These details will not be kept for longer than necessary. **You** are entitled to a copy of the information held about **you**, for which we may charge **you**.

If you are a Royalties member living abroad **you** may not be entitled to some of the benefits. Please contact the individual service provider to confirm eligibility.

### Payment Card Protection

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:

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

### 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

|                      |  |
|----------------------|--|
| <b>advance(s)</b>    | A payment made by Royalties Membership Services ( <b>RMS</b> ) to a <b>cardholder</b> , in connection with an incident, which is interest free, provided it is repaid within one calendar month of the request.  |
| <b>RMS</b>           | <b>Royalties Membership Services</b> is operated by Affinion International, Registered in England No. 1008797. Registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, United Kingdom. Affinion International is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. |
| <b>cardholder(s)</b> | The persons, including <b>policyholder</b> , registered with <b>RMS</b> who permanently reside at the <b>policyholder's</b> permanent UK home address.   |
| <b>incident</b>      | An event or series of connected events, which results in the loss or theft of a <b>cardholder's</b> <b>registered card(s)</b> .  |
| <b>our/us/we</b>     | Allianz Insurance plc, registered number: 84638. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Branch address: Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, TW8 1AH   |

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](http://www.fsa.gov.uk). Our FSA registration number is 121849. Print Ref. No. 1006.

|                         |   |
|-------------------------|---|
| <b>you/your</b>         | The ' <b>policyholder</b> '   |
| <b>registered cards</b> | The credit, debit, and cheque guarantee cards, including Post Office™, card accounts charge cards, storecards and other similar payment cards, which a <b>cardholder</b> has registered with <b>RMS</b> . Membership and loyalty cards can also be registered and reported lost but <b>RMS</b> 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. |
| <b>policy holder</b>    | <b>You</b> being the person who receives this policy as part of your Graduate Royalties account.  |
| <b>policy period</b>    | The period in which <b>you</b> are entitled to the insurance and services which will be as long as your account is open.  |
| <b>UK</b>               | The United Kingdom, Channel Islands and the Isle of Man.  |

### The Insurance Cover provided by Allianz Insurance plc

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 £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 part of the policy 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 **policyholder's** permanent place of residence, subject to status and availability.

### The Limits

Up to £250 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.

### What is Provided

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

### The Limits

Up to four tickets per **incident**, (not exceeding a total of £3,000) limited to one request per **incident**.

### What is not Provided

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 for an advance

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

**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 of 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**. This insurance only applies to residents of the UK.

### 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 and/or a **cardholder** supply will be stored securely and used by **RMS** and us to administer your product. Information may be disclosed to regulatory bodies and or your bank or card issuer. These details will not be kept for longer than necessary. You are entitled to a copy of all of the information held about you for which **RMS** may charge you £10. To request a copy of all the information held about you please write to:

Royalties Membership Services  
PO Box 116  
Portsmouth  
PO3 5YW

## Your right to cancel

By the Financial Service Authority's rules your policy of cover will remain active for as long as your Graduate Royalties account remains active. Should you decide, within 30 days of opening your account that for any reason you don't want it, the Royal Bank of Scotland will refund the fee you have had to pay. This 30 day period includes the 14 day period required by statutory regulations. To cancel your account, please contact your Royal Bank of Scotland branch. Closure of your account will result in immediate cancellation of your policy.

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 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 UK

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 hours 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, are subject to the law which applies to that part of the United Kingdom in which you live.

## 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 received 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 policy 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 or the way in which this product was sold 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 we 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.

**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 **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 them at:

Customer Satisfaction Manager  
Allianz Insurance plc, Great West House, Brentford, TW8 1AH  
Telephone: 01483 260 758 Fax: 01892 517994  
Email: [schemescsm@allianz.co.uk](mailto: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

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0207 892 7300.

### ENTERTAINMENT

#### Discounted Dining Service

#### BOOKINGS:

1. The Royalties Dining Service is operated and managed by Last Minute Network Ltd, trading as [lastminute.com](http://lastminute.com) (registered office: 39 Victoria Street, London SW1H 0EE, No. 3538456) on behalf of Affinion International Limited (registered office: Charter Court, 50 Windsor Road, Slough, Berkshire SL1 2EJ, No.1008797).
2. The Royalties Dining Service offers to its members an exclusive range of discounted dining offers under the name of 'Jade Dining.' Jade is a trademark of Affinion International Limited.
3. You must be a Graduate Royalties Account Holder to book a restaurant through the Royalties Dining Service.
4. There is no limit to the number of times you may use the service, provided you are a registered Graduate Royalties Account Holder.
5. The discount is available on bookings for your relatives, friends, associates or others, providing you are one of the dining party.
6. All bookings must be made online via the Royalties Dining Service website, or by telephone through Royalties Membership Services.
7. Bookings made by telephone through Royalties Membership Services must be made between the hours of 08:00hrs to 20:00hrs Monday to Friday and 09.00hrs to 17.00hrs on Saturday (excluding Bank Holidays).
8. Bookings for the same day must be made before 17.00hrs, and at least two (2) hours before the dining time.
9. By making a booking with the Royalties Dining Service, you shall be deemed to have accepted these terms and conditions on behalf of all the individuals in your dining party.
10. At participating restaurants, subject to compliance with these terms and conditions, you will receive a twenty-five percent (25%) discount off the entire dining bill for a party of one (1) to four (4) persons – known as "Jade 25% Discount". Drinks and VAT are included, but gratuities and non-food or non-beverage purchases are excluded. Other alternative dining special offers may be made available to you which are not part of the Jade 25% Discount range.
11. The Jade 25% Discount offers are only available through the Royalties Dining Service and bookings must be made in advance of your intended visit to the restaurant. Bookings must not be made directly with the restaurant.

12. The Jade 25% Discount is not valid in conjunction with any other promotional offer or discount such as senior citizen rates, already reduced lunchtime and early evening specials or any other such offer, takeaways or drinks only. It cannot be guaranteed that the discounts will be available in December when restaurants run their Christmas menu, Christmas Eve, Christmas Day, Boxing Day, New Year's Eve, New Year's Day, other bank holidays or celebrations such as Valentine's Day or Mother's Day.
13. All Royalties dining discounts and other special offers are offered subject to their availability at the time of booking. Please be prepared to be flexible over your dining time to avoid disappointment, especially at weekends. The Royalties Dining Service may need to check in advance that smaller restaurants are able to accommodate your party.
14. The Jade 25% Discount applies for up to four (4) people per booking.
15. Subject to availability, the Royalties Dining Service shall accept your booking by issuing you with a restaurant booking reference. Please ensure you have your restaurant booking reference with you on arrival at the restaurant.
16. You will be advised at the time of booking whether the restaurant you have booked is a Jade 25% Discount offer or an alternative type of offer.
17. The restaurants featured in the Royalties Dining Service are subject to change at any time.

#### **PAYMENT:**

18. You must provide credit or debit card details to secure your booking when making a restaurant reservation.
19. You will only have to pay the relevant restaurant after you have eaten.
20. The relevant discount will be deducted from your bill where appropriate.
21. The Royalties Dining Service will not charge you a booking fee for your restaurant booking.

#### **CANCELLATIONS AND AMENDMENTS:**

22. All requests for cancellations or amendments should be notified by telephone to Royalties Membership Services.
23. A charge of £10 per person may be made for cancellations made less than twenty-four (24) hours before the booked dining time at the restaurant, or if cancellations are not notified and you fail to attend the restaurant (a 'no show').
24. The decision whether to debit your card with a cancellation fee or 'no show' fee shall be entirely at the discretion of the individual restaurant. If the restaurant does debit your card, it will do so within five (5) working days from your booking time.
25. In extreme circumstances such as flood or fire it may be necessary for the restaurant to cancel your booking in which case you will be notified directly by the restaurant.

#### **CUSTOMER SERVICE:**

26. Royalties Membership Services must be contacted for all booking related queries, complaints and claims (Sentinel House, Airspeed Road, Portsmouth, Hants PO3 5RF. Telephone 0845 877 7111). If telephoning, your call may be recorded for quality and training purposes.

27. Any complaint regarding the restaurant must be brought to the attention of the restaurant management at the time of dining, and, if not resolved to your satisfaction, should be notified to Royalties Membership Services in writing. You must quote your restaurant booking reference and enclose a copy of the restaurant bill within twenty-one (21) days of your restaurant visit.

#### **LIABILITY:**

28. Restaurants have not been inspected specifically from the point of view of Members with special mobility needs. The information given is that supplied by the proprietor.
29. All information about restaurants is correct at the time of publication, and every effort has been made to ensure the accuracy of the information provided. Neither Affinion International Limited, Royal Bank of Scotland nor lastminute.com accepts responsibility for errors or omissions. Participating restaurants may be subject to change without notice and published restaurant prices may also be subject to change without notice.
30. The Royalties Dining Service accepts no responsibility if a participating establishment ceases to trade or undergoes a change of ownership.
31. The Royalties Dining Service shall not be liable for any failure or delay in performance of its obligations that results directly or indirectly from any cause or circumstance that is beyond its reasonable control. Without limiting the generality of the foregoing, the following shall be regarded as such circumstances: act of God, outbreak of hostilities, riot, civil disturbance, acts of terrorism, revolution, the act of any government or authority (including but not limited to refusal or revocation of any licence or consent), fire, flood, lightning, explosion, fog or bad weather, interruption or failure of a utility service (including but not limited to electricity, gas, water or telecommunications), renovations undertaken by the restaurant, strikes, lockouts or boycotts, embargoes, blockades.

#### **GENERAL:**

32. The Royalties Dining Service may alter any of these terms and conditions on giving at least 30 days prior written notice. Where changes have been made to your advantage, we will make the change immediately and notify you within 30 days of the change taking effect.
33. Except as otherwise provided in these terms and conditions, your statutory rights are not affected.

#### **ENTERTAINMENT**

##### **Discounted Tickets Service**

##### **ACCESSING THE SERVICE**

1. The Discounted Tickets Service is a special telephone service and can only be accessed via Royalties Membership Services telephone on 08705 62 55 55.
2. 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**

3. Bookings must be made at least 10 days, excluding weekends and Bank Holidays, prior to the performance.

4. Discount is calculated on the combined ticket price, booking fee and any processing fee incurred. Postage costs are not included in the discount.
5. The discount is not applicable to any other promotional offer and only applies to tickets purchased through the Discounted Tickets Service.
6. You must be included in the party attending the event for the discount to apply.
7. All bookings are subject to availability and the rules and regulations of the venue, event organiser and promoter.
8. Affinior purchases tickets from agents and has no control over the events.
9. 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.
10. Tickets cannot be refunded or exchanged unless the show is cancelled.
11. Bookings are for UK events only.

## TICKETS

12. 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.
13. A Royalties Membership Services agent will call you back within 1 business day to confirm availability and the cost of your booking.
14. Upon taking your booking a confirmation letter will be dispatched to you within 2 business days of placing your order for tickets.
15. 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

16. 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.
17. 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

1. 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.

2. There is no limit to the number of times you may use the service, provided you are an active Graduate Royalties Member.

## TRAVEL RESERVATIONS

3. Reservations can only be made via telephone through the Royalties Travel Service.
4. 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.
5. Your details will not be used for any purpose other than to fulfil the obligations under the Royalties Travel Service.
6. The availability of scheduled airline tickets and international ferry tickets can usually be confirmed during your call to the Royalties Travel Service.
7. For holiday packages, tours, cruises, city breaks and charter airline tickets, availability will be confirmed within one business day.
8. 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.
9. 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.
10. 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

11. 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.
12. Payments may be made by debit or credit card or cheque.
13. 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

14. Any reservations which must be booked privately, i.e. which can not be booked through a Travel Agency (and therefore not through the Royalties Travel Service). This includes:
15. 'Direct Sell' Tour Operators (e.g. Trailfinders, E-Bookers etc. – holidays which cannot be booked through a travel agency)
16. Low cost airlines or airlines that do not sell through travel agents such as Ryanair and easyJet

17. Hotel stays and car-hire bookings of 31 days or longer
18. Tickets for domestic ferry journeys or journeys not originating in the UK
19. Such accommodation as:
  20. Bed and breakfasts
  21. Caravans and selected camp-sites
  22. Chalets
  23. Rental properties (such as privately owned apartments, flats, etc.)
  24. Time-shares
  25. Non-sleeping rooms (such as conference or meeting rooms)
  26. Health spas and health farms which do not accept bookings through Travel Agencies
  27. Hotels which do not accept bookings through Travel Agencies
  28. Rooms which are part of a block held by another company for conventions, special groups and/or incentive programmes
  29. Rooms held by companies on a semi-permanent basis for use by their employees

#### **TRAVEL DISCOUNT EXCLUSIONS**

30. Bookings for Graduate Royalties Members' relatives, friends, associates or others, unless the Graduate Royalties Member is one of the travelling party.
31. '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.
32. Any amount in excess of the published base price of the eligible travel, including:
33. SURCHARGES – e.g. penalty payments/fares, taxes, supplements, excess baggage charges, pre-paid ticket charges, mileage charges, insurance.
34. OPTIONAL PRODUCTS OR SERVICES – e.g. upgrades, food or beverage services, services charged to a hotelroom, petrol for hire-cars, 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.

Affinon International Travel Limited is a wholly owned subsidiary of Affinon International Limited, with an American holding company, with American shareholders and is therefore subject to US regulations. Currently, the US Regulations prevent Affinon 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 Affinon International Travel Limited. Affinon 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, Affinon 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.

#### **Commission-free travel money**

Travel money has to be ordered through The Royal Bank of Scotland to obtain the discount. Transactions on foreign currency accounts are not eligible for the discount. It is not permissible for Royalties account holders to buy commission-free travel money for friends or relatives. Travellers cheques will be made out in the name of the Royalties account holder. Maximum repurchase amount on return from £5,000, or amount originally purchased, whichever is greater.