

RBS Private Banking Credit Card

Introductory and special offers

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

SUMMARY BOX					
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.					
APR	Typical 14.9% APR (variable)				
Interest Rates	Transaction type	Introductory Annual Rate	Monthly Rate	Standard Annual Rate	
				Simple	Effective
	Purchases	0% for 6 months from account opening	1.167%	14.01%	14.94%
	Cash advances	N/A	1.873%	22.48%	24.95%
	Balance transfers	0% for 13 months from account opening on balance transfers made in the first 3 months	1.167%	14.01%	14.94%
	Money transfers	N/A	1.167%	14.01%	14.94%
Interest Free Period	<ul style="list-style-type: none"> 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. No interest free period for cash advances or money transfers. Interest free period for balance transfers only applies to the introductory period. 				
Interest Charging Information	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:				
		From	Until		
	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		
Allocation of Payments	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"> Interest on special offers Other interest, any fee and charges Special offers Purchases and balance transfers Cash advances and money transfers See section 2(D)(c) of your Credit Card Agreement for full details.				
Minimum Repayment	<ul style="list-style-type: none"> Each month, the greater of: <ol style="list-style-type: none"> 2.25% of your balance (rounded down to the nearest pound); or the amount you owe over your credit limit less any overdue amounts from previous statements; or £5. Please note: we do not recommend that you only ever make the minimum payment. 				
Credit Limit	Minimum	£5,000			
	Maximum	Subject to status			
Fees	No Annual Fee.				
Charges	Cash advances (except gambling transactions)	3%, minimum £3			
	Balance transfers	2.9% (min. £5) during the first three months from account opening			
	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques)	2.75%			
	Copies of statements	£3			
	Returned payment	£10			
Default Charges	If your payment is late	£12			
	If you exceed your credit limit	£12			

Important information

Balance transfers are limited to 95% of your available credit limit. Balance transfers from other Royal Bank of Scotland Group cards are not permitted.

Please note that if you take advantage of the balance transfer offer and purchase offer, your payments will be used to pay off your balance transfer first.

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.