



Royal Bank  
of Scotland

# Summary Box for the Balance Transfer Credit Card

## Representative Example:

**Representative 24.9% APR (variable) based on an assumed Credit Limit of £1,200.  
Standard interest rate for purchases: 24.9% p.a. (variable). Annual fee: £0.**

The actual credit limit will depend on our credit assessment of you. The actual APR you'll receive will depend on your circumstances.

## Our Pricing Policy:

We use your application details and information obtained from credit reference agencies to decide the APRs we offer to individual customers and the agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We do not offer a facility to calculate your APR before you apply. At least 51% of customers offered a credit card will receive our representative 24.9% APR (variable) and standard effective purchase rate of 24.9% p.a. (variable) and balance transfer rate of 24.9% p.a. (variable). The standard effective cash advance and money transfer rate for these customers will be 26.9% p.a. (variable). For other customers, the effective rate for purchases will be 29.9% p.a. (variable), the effective rate for balance transfers will be 29.9% p.a. (variable) and the effective rate for cash advances and money transfers will be 29.9% p.a. (variable).

## 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 24.9% APR (variable) – Rates of 24.9% APR or 29.9% APR, depending on individual circumstances.							
<b>Interest Rates</b>	Transaction Type	Introductory Rate	Monthly Rate		Annual Rates			
			From	To	Simple		Effective	
					From	To	From	To
	Purchases	0% interest for 3 months from account opening, then standard rates apply	1.870%	2.203%	22.5%	26.4%	24.9%	29.9%
	Cash Advances	NA	2.005%	2.203%	24.1%	26.4%	26.9%	29.9%
	Balance Transfers	0% interest for 13 months from account opening, then standard rates apply	1.870%	2.203%	22.5%	26.4%	24.9%	29.9%
	Money Transfers	NA	2.005%	2.203%	24.1%	26.4%	26.9%	29.9%
<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, balance transfers or money transfers (subject to any special offer, including an introductory or promotional rate).</li> </ul>							
<b>Interest Charging Information</b>	You will not pay interest on new purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. If you don't do this, we may need to make an adjustment to include interest for purchases on your next statement. Otherwise, interest is charged on all types of transaction from the date they are debited to your account until repaid in full.							
					<b>From</b>		<b>Until</b>	
	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 in the following order: <ul style="list-style-type: none"> <li>to pay your contractual Minimum Payment under section 2 of this Agreement;</li> <li>to pay any Instalment Plan fees;</li> <li>to pay any monthly Instalment Plan repayments (if you have more than one plan we'll first pay off the one which ends soonest);</li> <li>to reduce sums shown on your most recent monthly statement (excluding Instalment Plans), according to their interest rates, with the highest rate paid first;</li> <li>to reduce the remainder of the outstanding balance(s) on any Instalment Plan(s) on the account; and</li> <li>finally, if any payment exceeds your most recent monthly statement balance, the excess will then be applied to reduce sums charged to your account but not yet shown on any monthly statement. This is also done according to their interest rates, with the highest interest rate paid first.</li> </ul> </li> <li>See General Condition 6 of your Credit Card Agreement for full details.</li> </ul>	
<b>Minimum Repayment</b>	<p>Each month, the greater of:</p> <p>(i) £5 or the full balance if less;</p> <p>(ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1% of the remaining balance (including any Instalment Plan balance(s) but excluding any annual fee);</p> <p>(iii) double the amount of that month's interest and any Default Charges, plus any Instalment Plan fee(s), plus £1; or</p> <p>(iv) the excess over your credit limit after deducting any overdue amounts from previous statements.</p> <p>We limit each overdue amount to the greater of (i), (ii) or (iii) above.</p> <p><b>We encourage you to pay more than the minimum amount each month, to clear your balance more quickly and pay less interest. If you're finding it difficult to make payments please tell us so that we can try to help.</b></p>	
<b>Credit Limit</b>	Minimum	£250
	Maximum	Subject to status
<b>Fees</b>	Annual fee	£0
	Instalment Plan Fee	If you take out an Instalment Plan, you will also pay an Instalment Plan fee; see General Condition 15 for further details.
<b>Charges</b>	Balance Transfer on the Balance Transfer Credit Card	0.00% of the amount transferred to the card. This fee will be treated as part of the purchase balance, however, interest will not be charged at the purchase interest rate on this fee.
	Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3
	Cash Fee (all other Advances)	3% handling fee
	Copies of statements	£3 each
	Returned payment	£10 each
<b>Foreign Usage</b>	Payment scheme exchange rate	Rates can be found at Mastercard – <a href="https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a>
	<b>One or more of the following may apply:</b>	
	Non-Sterling Transaction Fee	2.75% of transaction
	Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3
	Cash Fee (all other Advances)	3% handling fee
<b>Default Charges</b>	If your payment is late by more than one day	£12
	If you exceed your credit limit by more than £12	£12