

Your RBS Business Credit Card Account

If you have any queries that are not answered in your Cardholder Guide please call us on:

0845 301 6264 – Monday to Friday 8am – 6pm Saturday 9am – 1pm, Minicom 1800 201 733,

or write to us at:

The Royal Bank of Scotland plc
Commercial Cards Division
Cards Customer Services
PO Box 5747
Southend-on-Sea
SS1 9AJ

Please always quote your card number(s).

If you lose your card(s)

Call our Lost and Stolen helpline on **0870 600 0459**
Minicom 0870 154 1192 (24 hours) with your card number(s) to hand. For calls made from outside the UK please call **+44 1268 500 813**.

Keep us updated

If your address, phone number or email address changes, please write to us at the address above.

If you'd like the information in this pack in large print, audio or Braille just call us on **0845 301 6264**.

Maximum call charge from a BT landline is 10.4p plus up to 7.6p per minute. Business rates and calls from other networks may vary. Calls may be recorded. (Correct as at 11/2011.)

RBS Cards OnLine – online banking 24/7

To check your balance on your business card account, see recent transactions and view up to 13 months' previous statements register for RBS Cards OnLine at www.rbs.co.uk/cardsonline

The Royal Bank of Scotland plc.
Registered Office:
36 St Andrew Square,
Edinburgh EH2 2YB.
Registered in Scotland No. SC90312

Checking your statements

Please keep all vouchers and till receipts when you use your card(s) and check them against your statement, remembering items you have ordered by post, phone or over the Internet. The name or place description shown on your statement may not match what is on the voucher. If you don't recognise a purchase, or the amount shown is wrong, please call us straight away.

Interest

We calculate interest using the average daily balance since the previous statement date and the interest rates shown on the statement. The amount of interest therefore increases the longer the payment of cleared funds is delayed (even before the monthly payment date). Where applicable, the interest charge for the period between statement date and full repayment appears on the following month's statement.

Indicative interest

This is an indication of how much interest will show on your next statement based on the following assumptions:

- The minimum payment amount is received on your next due date
- You do not make any new transactions
- The rates of interest do not change

The actual interest charged will be different if any of these assumptions are incorrect.

To view our charges please refer to your cardholder guide, Terms and Conditions leaflet, visit www.rbs.co.uk or call us on **0845 301 6264** (Monday – Friday 8am – 6pm, Saturday 9am – 1pm).

SUMMARY BOX

The information contained in this table summarises key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

Interest Free Period	<ul style="list-style-type: none"> • Maximum 45 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 on balance transfers, cash advances or cheques. 						
Interest Charging Information	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. Otherwise, interest is charged from the date the transaction is debited to the account until paid in full.						
Allocation of Payments	<p>If you do not pay off your balance in full, payments the Bank receives are applied towards the repayment of the items on the Business Account in the following order:</p> <ul style="list-style-type: none"> • Cheques, Cash Advances and any applicable fees; • Purchases (shown on any statement) and any applicable fees; • Balance Transfers; • Special Offers; • Purchases (not yet shown on any statement) and any applicable fees; • Default charges. <p>For further details, please refer to your Business Card General Terms.</p>						
Minimum Repayment	5% or £5, whichever is greater We do not recommend that you only ever make the minimum payment. If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance.						
Fees	Annual Card Fee (for each card issued) normally £32 For further details, please refer to your Business Card General Terms.						
Charges	<table border="1"> <tr> <td>Cash Advance Handling Fee</td> <td>3.0%, minimum £3.00</td> </tr> <tr> <td>Foreign currency transactions (including purchase of non-sterling foreign currency and travellers' cheques)</td> <td>2.95%</td> </tr> <tr> <td>Copies of statements</td> <td>£1 per page</td> </tr> </table>	Cash Advance Handling Fee	3.0%, minimum £3.00	Foreign currency transactions (including purchase of non-sterling foreign currency and travellers' cheques)	2.95%	Copies of statements	£1 per page
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Default Charges	<table border="1"> <tr> <td>Over limit fee</td> <td>£12</td> </tr> <tr> <td>Late payment fee</td> <td>£12</td> </tr> <tr> <td>Returned payment fee</td> <td>£12</td> </tr> </table>	Over limit fee	£12	Late payment fee	£12	Returned payment fee	£12
Over limit fee	£12						
Late payment fee	£12						
Returned payment fee	£12						

Payments from your card

Balance transfer payments from your card will be completed within 2 working days of us receiving the payment instruction.

How to make additional payments

If you have a minimum payment direct debit set up on your account, your payment will always claim if you have a statement balance. We've listed below the different ways that you can make additional payments if you want to pay more than the minimum. Please bear in mind that working days are Monday–Friday, excluding weekends and Bank Holidays.

Payment method	Time to allow	How
At RBS branches	Allow 2 hrs for cash/RBS debit card payments and 4 working days for cheques (e.g. funds available Friday if paid in on Monday).	<ul style="list-style-type: none"> • Complete attached bank giro credit slip and take it with, your payment and statement. • The branch will stamp your statement, please keep this for your records. • Please write the account number (as found on the bank giro credit slip) after The Royal Bank of Scotland on the payee line.
Online and telephone banking and Standing Orders[^]	For 'Faster Payments' [*] qualifying transactions, 2 hours. For other electronic payments up to 2 working days.	<ul style="list-style-type: none"> • The Royal Bank of Scotland bank account customers can register for Online Banking at www.rbs.co.uk. • To join Businessline, our Telephone Banking service, call 0800 881 177 (Minicom 0800 404 6161). Lines open 24 hours. Calls may be recorded. • To make an online or telephone banking payment or set up a Standing Order please use sort code 16-89-83, account number 00000000 and quote in the reference field either your 16 digit company number (available on your statement) or if you wish to free up credit on an individual card quote the 16 digit card number. Please remember to cancel your Standing Order if there is no outstanding balance on your card account.
By post (payments by cheque)	Using 1st class post, allow 7 working days before payment date on your statement.	<ul style="list-style-type: none"> • Cheques should be payable to The Royal Bank of Scotland. • Please write the account number (as found on the bank giro credit slip overleaf) after The Royal Bank of Scotland on the payee line. • Post cheque and completed bank giro credit slip to The Royal Bank of Scotland, Commercial Division, Milton Keynes MK77 1SE. • Cheques should not be post dated. If payment is received using a post dated cheque we accept no responsibility for cases of lost interest or charges incurred.
At other banks' branches by cheque (some banks may charge for this)	Allow 4 working days (e.g. funds available Friday if paid in on Monday). Please note cash payments are not supported.	<ul style="list-style-type: none"> • Complete attached bank giro credit slip and take it with, your cheque and statement to any bank displaying the Visa logo. • Please write the account number (as found on the bank giro credit slip) after The Royal Bank of Scotland on the payee line.

^{*}Faster Payments The Royal Bank of Scotland participates in the industry-wide Faster Payments service. This means standing orders, immediate and future dated payments made via the internet or telephone banking from any participating bank will be applied to your credit card within two hours, regardless of when the request is received. Both sending and receiving banks need to be members of the Faster Payments Service and the amount of the payment needs to be within the set limits and rules applied by the bank from which the payment is made. For more information, please visit our website at www.rbs.co.uk, ask at your local branch or call us on 0845 301 6264.

[^] We are not responsible for other financial institutions' timescales when you make a payment from an account held with another bank.