

RBS Gold 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	Standard:		Typical 16.9% APR (variable)		
	Royalties Account customers:		Typical 15.9% APR (variable)		
Interest Rates Standard	Transaction type	Introductory Annual Rate (simple)	Monthly Rate	Standard Annual Rate	
				Simple	Effective
	Purchases	8.9% for 9 months from account opening	1.313%	15.76%	16.95%
	Cash advances	n/a	2.075%	24.90%	27.95%
	Balance transfers	8.9% for balance transfers debited to account in the first 3 months from account opening (this rate will apply for the life of the balance transfer)	1.313%	15.76%	16.95%
	Money transfers	n/a	1.313%	15.76%	16.95%
Interest Rates Royalties	Transaction type	Introductory Annual Rate (simple)	Monthly Rate	Standard Annual Rate	
				Simple	Effective
	Purchases	8.9% for 9 months from account opening	1.240%	14.88%	15.94%
	Cash advances	n/a	2.075%	24.90%	27.95%
	Balance transfers	8.9% for balance transfers debited to account in the first 3 months from account opening (this rate will apply for the life of the balance transfer)	1.240%	14.88%	15.94%
	Money transfers	n/a	1.240%	14.88%	15.94%
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, money transfers or balance transfers 				
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	<p>If you do not pay off your balance in full, payments we receive will be applied in the following order:</p> <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 <p>See section 2(D)(c) of your Credit Card Agreement for full details</p>				
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	£300			
	Maximum	£20,000 Subject to status			
Fees	No annual fee				
Charges	Cash advances (except gambling transactions)		3%, minimum £3		
	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques)		2.75%		
	Copies of statements		£3		
	Returned payment		£10		
	Returned promotional cheque		£12		
Default Charges	If your payment is late		£12		
	If you exceed your credit limit		£12		

Important information

Balance transfers from other Royal Bank of Scotland Group cards are not permitted.