

Summary Box for Royalties Gold Credit Card

SUMMARY BOX

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

APR	Representative 16.9% APR (variable) Royalties Gold account customers				
Interest Rates	Transaction Type	Introductory Rate	Monthly Rate	Annual Rate	
				Simple	Effective
Royalties Gold Customer	Purchases	0% for 6 months from account opening	1.313%	15.76%	16.95%
	Cash advances	n/a	2.075%	24.90%	27.95%
	Balance transfers	n/a	1.313%	15.76%	16.95%
	Money transfers	n/a	1.313%	15.76%	16.95%
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, cash advances, balance transfers and money transfers	date debited to your account	repaid in full		
Allocation of Payments	<ul style="list-style-type: none"> If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first. See General Condition 2(p) of your Credit Agreement for full details. 				
Minimum Repayment	<ul style="list-style-type: none"> Each month, the greater of: <ol style="list-style-type: none"> interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or the amount you owe over your credit limit, less any overdue amounts from previous statements; or £5. We do not recommend that you only ever make your minimum payment. 				
Credit Limit	Minimum				£300
	Maximum				Subject to status
Fees	No Annual Fee				
Charges	Cash Advances (including gambling transactions)		3%, minimum £3		
	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques). Card transactions in a foreign currency will be converted into sterling at the rate of exchange determined by RBS (either our own exchange rate or a rate provided by the card's scheme: Visa, MasterCard or any other card scheme) and which is prevailing at the date the amount is debited to the account.		2.75%		
	Copies of statements		£3		
	Returned payment		£10		
	If your payment is late		£12		
Default Charges	If you exceed your credit limit		£12		
			£12		

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