

Credit Cards

Terms and Conditions

Best Price Protection

Ticket Cancellation

Handbag and Wallet Protection

Travel Pass Service

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IMPORTANT INFORMATION

Please note:

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. We are regulated by the FSA. Our registration can be checked on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on **0300 500 5000**.

We only offer insurance products from a limited number of insurers – you can contact us to ask for a list of these insurers. You will not receive advice or recommendations from us in respect of any of the insurances detailed in the following Credit Card Insurance Terms and Conditions. You will need to make your own choice on how to proceed.

You will not have to pay a fee for these insurances.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. Insurance firms – first £2,000 of an insurance claim or policy is covered in full, plus 90% of the balance (with effect from 1/1/10 maximum 90% of the claim, without upper limit). FSCS can be contacted by telephone on **020 7892 7300**, by writing to FSCS, 7th Floor, Lloyds, Chambers, 1 Portsocken Street, London E1 8BN, or online at www.fscs.org.uk.

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in The Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls The Royal Bank of Scotland plc.

If you wish to register a complaint, please contact us:

In writing: The Royal Bank of Scotland plc, Customer Relations Unit, The Forthstone, 56 South Gyle Crescent, Edinburgh EH12 9LE

By phone: **0800 015 5035**.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can find out more about The Financial Ombudsman Service by telephoning the Bank. Alternatively, you can write to: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone **0845 080 1800**.

Authorised and regulated by the Financial Services Authority. No. 121882.

INSURANCE POLICY

General Provisions Applicable to All Insurance Covers

(Best Price Protection, Ticket Cancellation and Theft of Handbag and Wallet in Explainable Circumstances)

DECLARATIONS:

1 Parties

Policyholder: The Royal Bank of Scotland plc
36 St Andrew Square
Edinburgh
EH2 2YB

Insurer: Chartis Europe S.A.
Belgian Branch
Pleinlaan 11
B-1050 Brussels
Belgium

Claims Handling Office: AIG UK Limited
The AIG Building
2-8 Altyre Road
Croydon, Surrey CR9 2LG

Policy number: PAC008860

Insurance Provider: All insurances in this package (Best Price Protection, Ticket Cancellation and Theft of Handbag and Wallet in Explainable Circumstances) are underwritten by Chartis Europe S.A., Belgian branch, Pleinlaan 11, B-1050 Brussels, RPM/RPR, Brussels, 0435 262 752. Insurance company registered with the CBFA No. 0976. Chartis Europe is a '*Société Anonyme à directoire et conseil de surveillance*' incorporated under the laws of France having its registered offices in Tour Chartis, Paris La Défense, 34 Place des Corolles, 92400 Courbevoie, France, R.C.S. Nanterre, No. 552 128 795. Chartis Europe S.A. is regulated by the Autorité de Contrôle des Assurances et des Mutuelles (ACAM), France.

Insurance Compensation Scheme: The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the **Insurer** cannot meet its financial obligations. This depends on the circumstances of your claim.

The **Insurer** has issued a policy of insurance (the '**Policy**') to The Royal Bank of Scotland plc (the **Policyholder**) for the benefit of the **Insured Persons**. The terms and conditions set out in this document explain the circumstances in which the **Insurer** will pay benefits to you and any other eligible **Insured Persons** under the **Policy**.

You and any other **Insured Person** are covered under the **Policy** for any incident occurring whilst the applicable **Card** is current and valid, as long as the **Policy** is in force as detailed in Clause 5 – Cancellation of Covers below.

2 Claims Procedure

If you need to make a claim or require more information about the scope of cover of the insurance programme, please contact customer service on **0845 300 8479** (+44 **1268 508 023** if calling from abroad).

Monday to Friday 8.00am – 8.00pm,
Saturday and Sunday 9.00am – 5.00pm.

Please send completed claims forms to:

AIG UK Limited, The AIG Building, 2-8 Altyre Road, Croydon, Surrey CR9 2LG.

Any request for information or any loss notification must be sent to this address which will also be mentioned on the claim form.

An expert or an investigator may be mandated by the **Insurer** to assess the circumstances of the claim and amount of indemnification.

When making a claim the **Insured Person** will have to provide a proof of purchase where applicable.

3 General Definitions

Cardholder: the holder of a **Card**.

Insured Card/Card: a valid World MasterCard issued by the **Policyholder** under the

RBS brand in the United Kingdom in respect of which the **Insured Person** benefits from the covers that are stated in this **Policy**.

Valid Cards:

- (1) The **Card** account must be open, valid and in good standing for any benefits, insurance covers or services to apply to the **Insured Person** under the **Policy**;
- (2) Benefits will not be paid and there will be no cover under the **Policy**, if, on the date of purchase of the eligible goods that causes or results in a loss covered under the **Policy**, the **Card** account is not open, valid, in good standing, or is in delinquency, collection or cancellation status;
- (3) Benefits will not be paid and there will be no cover if the **Policy** is cancelled on the date of the purchase of the eligible goods that causes or results in a loss covered under the **Policy**.

4 Claims Payment

All payments to be made by the **Insurer** under the **Policy** shall be paid to the **Insured Person**. All amounts payable under this insurance shall be in GBP (£).

5 Cancellation of Covers

- (A) If the cover under the **Policy** does not meet the **Cardholder's** requirements, the **Cardholder** may cancel the cover by returning the **Card** to the **Policyholder** at any time without charge. If the **Cardholder** does not exercise the right to cancel the cover under the **Policy** the cover will continue until the end of cover is terminated in accordance with Clause 5(B) below.
- (B) Cover in respect of an **Insured Person** shall terminate automatically in the following circumstances:
 - in the event of non-renewal or withdrawal of the **Card** or any of the insurance benefits included in the **Card** and relating to that **Insured Person**, by the **Policyholder**; or
 - in the event of non-renewal or cancellation of the **Policy**.

6 Complaints

The **Insurer** will always aim to provide a first class standard of service. However, if an **Insured Person** has a complaint, they should, in the first instance, contact: **AIG UK Limited, The AIG Building, 2-8 Altyre Road, Croydon Surrey CR9 2LG. Tel: 0845 300 8479**

They should quote their surname, name and claim reference number.

If the **Insured Person** is not happy with the outcome, they can contact:

The Financial Ombudsman Service (FOS) at the address shown below to review your case, which will be without prejudice to your right to take legal proceedings:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800

7 Jurisdiction Clause

Any dispute concerning the interpretation of any part of the **Policy** is subject to the laws of England and Wales. The **Policyholder**, the **Insurer** and any **Insured Person** agree to submit to the jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements necessary to give such court jurisdiction.

8 Cardholder Duties after a Loss (Due Diligence)

You must use all reasonable endeavours to avoid future loss at and after the time of loss and provide full compliance with the duties that are described herein. This includes full cooperation with the **Insurer** and any claims handling office for programmes or other services offered as benefits to a **Cardholder** with investigating, evaluating and settling a claim under the **Policy**.

9 Concealment, Fraud or Misrepresentation

Insurance cover under the **Policy** will be void against the **Insured Person**, whether before or after a loss or request for cover is made, if you wilfully concealed or misrepresented any material fact or circumstance or provided fraudulent information

concerning the **Policy** to: MasterCard International, the **Insurer**, **Policyholder**, or any other company performing services and/or administration on behalf of these entities.

The Policyholder irrevocably waives any right they may have to rescind or avoid the Policy on the grounds of misrepresentation by any Insured Person.

10 Data Protection

All personal data collected in connection with the **Policy** will be processed and used by the **Insurer** and the **Policyholder** (or any sub-contractors either appoints) for the purpose of establishing and administering the insurance cover in accordance with the Data Protection Act 1988. The **Insured Person** has the right to access the information relating to him/her and rectify any inaccuracies by writing to: Chartis Europe S.A., Belgian Branch, at Pleinlaan 11, B-1050 Brussels, Belgium and/or to: The Data Protection Officer, The Royal Bank of Scotland plc, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ.

The **Insured Person** agrees expressly that such data may be transferred to other insurance companies or public or private entities related with the insurance sector for fraud prevention.

The **Insurer** and the **Policyholder** will have access to the personal data and may use it to offer the **Insured Person** offers, services and commercial and marketing products which might be of interest. If the **Insured Person** does not wish to receive such offers, they can write to the addresses above.

11 Multiple Insurances

In the event that the **Cardholder** is bound by or takes out other insurance providing the same insurance covers as are contained in the **Policy**, this has to be communicated to the **Insurer** by the date the cover under the **Policy** starts, with all the relevant details and the **Insurer** shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity.

12 Time Bar

Any action deriving from the **Policy** is barred after 6 years as of the event that gave rise to it, in accordance with the Limitation Act 1980.

13 Plan Administrator

These benefits and services are effective for the **Insured Persons** and the **Policy** remains property of the **Insurer**. These terms and conditions cannot be used, copied, or forwarded to other parties for other purposes than for the execution of the contractual relationship with MasterCard in collaboration with the Plan Administrator, Marsh Brussels on behalf of MasterCard International. In the event of the termination of such a relationship, all documents should be returned to the **Insurer**.

14 Third Party Rights

Unless otherwise provided for in the **Policy**, nothing in the **Policy** is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

15 Subrogation

On payment of a claim by the **Insurer**, the **Insurer** may, in the **Insured Person's** name and at the **Insurer's** cost, recover against any third party who is responsible for the **Insured Person's** claim up to amount of the compensation paid by the **Insurer**. The **Insured Person** shall assist the **Insurer** as the **Insurer** may request.

SPECIFIC CONDITIONS OF THE INSURANCE BENEFITS

Subject otherwise to the terms and conditions set out herein:

SECTION 1 – BEST PRICE PROTECTION

Statement of Demands and Needs

We are not providing you with a personal recommendation as to whether the **Policy** is suitable for your specific needs and it's your responsibility to make sure that the **Policy** is right for you.

This product meets the demands and needs of those customers who buy a new item with their **Card** and then see it advertised for less.

1.1. Benefit

The purpose of this cover is to reimburse the **Insured Person** for the difference between the total price paid for an **Insured Item** (as defined below under clause 1.4) with the **Card** and the total price if equal to or higher than £40 found in another sales outlet for the same new item, same brand, technical features and manufacturer's or distributor's reference number, provided that the difference in price is discovered within 90 days after the purchase date of the **Insured Item**.

Period of coverage:

is until 90 days after the purchase date of the Insured Item.

1.2. Insured Person

The following persons shall be eligible as an **Insured Person** hereunder:
The **Cardholder**.

1.3. Insured Amount

The coverage under Section 1 – Best Price Protection is granted up to a maximum of £800 per claim in any 12 consecutive month period while the insurance is in force.

1.4. Insured Item

Material item with a minimum value of £30, purchased new and paid in full with the **Card**, except:

- living animals;
- plants;
- cash, travellers' cheques, transportation tickets, show tickets, securities or other financial negotiable instruments;
- jewellery or gems, art pieces, antiques, collection items;
- food or drinks, any other perishable items, tobacco, fuels;
- pharmaceutical products (that is items sold in chemists or pharmacies or health shops), optical or medical equipment;
- services and any immaterial item;
- any item sold as a new item part of a whole;
- any item acquired illegally;
- any costs related to transport or delivery of the item;
- any tailor-made item;
- mobile phones; and
- any motor vehicle – 2, 3 or 4 wheels, boats, flying engines as well as their accessories, equipment, spare parts and consumable products necessary to their use and maintenance.

1.5. Excess

No excess is applicable.

Minimum purchase value of Insured Item of £30.

1.6. Territory

Cover applies in the United Kingdom only.

1.7. Exclusions

The **Insurer** shall not be liable to make any payment under Section 1 – Best Price Protection arising out of:

- purchases made by the staff, managing directors or owner – and their spouses, siblings or children – of the store or the sales spot where the **Insured Item** was purchased or of the store or sales outlet where the price difference was found;
- any difference in price found in the same sales outlet;
- items purchased outside of the United Kingdom or in a duty free zone;
- any item purchased in a mail order catalogue or online (internet) or the price difference found as compared with an item sold in a mail order catalogue or online (internet);
- any price difference with a second-hand item;
- any price difference found with the same item sold in a package deal or 'free offer' deal;
- any price difference found in limited access stores, not available to the public;
- any price difference found with an item sold in the framework of special deals available to the sole members of specific organisations such as

clubs, associations, mutuals, or any credit or bank card members other than those issued by the **Policyholder**;

- price difference with items sold in the framework of a stock liquidation or sales or other special offers;
- damages caused by war, civil commotion, insurrection, rebellion, revolution, terrorism or Acts of God;
- damages caused by nuclear reaction or radiation.

1.8. Required Actions and Required Proof of Loss

To be indemnified under Section 1 – Best Price Insurance, the **Insured Person** shall provide the **Insurer** with the following documents:

- original of the purchase bill or receipt to identify the **Insured Item** with the manufacturer's or distributor's references and the purchase date;
- receipt evidencing payment with a **Card**;
- copy of the RBS Credit Card statement showing the purchase charge;
- any document proving the difference in price between the **Insured Item** and the same item, such as catalogues, seller's official notification, advertising document, which enables identification of the item and the manufacturer's or distributor's references as well as the validity period of such price;
- any other document or information necessary for the **Insurer** to validate the request indemnity and estimate the proper indemnification.

SECTION 2 – TICKET CANCELLATION

Statement of Demands and Needs

We are not providing you with a personal recommendation as to whether the **Policy** is suitable for your specific needs and it's your responsibility to make sure that the **Policy** is right for you.

This product meets the demands and needs of those customers who are unable to attend a public event booked in advance due to illness and other listed reasons.

2.1. Definitions

Children: the children (including stepchildren and adopted children) under 25 years of age of the **Cardholder** or their **Spouse**, who are financially dependent.

Spouse: wife or husband (as applicable) of the **Cardholder** as well as the person the **Cardholder** lives with in a common law and/or civil partnership and who is resident at the same address as the **Cardholder**.

Close Relative: **Spouse**, mother, father, mother-in-law, father-in-law, daughter, son (including adopted daughter or son), stepchildren, grandfather, grandmother, grandson, granddaughter, brother, sister, brother-in-law, sister-in-law or fiancé(e) of the **Cardholder**.

Accident: any bodily injury caused by an accident resulting from causes beyond the control of the **Insured Person**, certified by a **Certified Medical Doctor**, in consequence of which the attendance of the **Public Event** is not possible for medical reasons.

Certified Medical Doctor: Doctor of medicine and/or a member of a medical association, legally authorised to practice medicine in the United Kingdom.

Major Property Damage: any exceptional and accidental damages (fire, burglary or natural perils) to real estate belonging to the **Insured Person**, resulting from causes beyond the control of the **Insured Person**, in consequence of which attendance of the **Public Event** is impossible.

Serious Illness: damage to the health of the **Insured Person** which was not caused by an **Accident**, and which shows objective and undeniable symptoms established by a **Certified Medical Doctor**, in consequence of which the attendance of the **Public Event** is not possible for medical reasons.

Public Event: any concert, theatre, sporting event, or amusement park entry ticket, booked in advance with the **Card**.

2.2. Benefit

The purpose of this cover is to reimburse the **Insured Person** for the purchase price detailed on the ticket in the event that the **Insured Person** cannot attend a **Public Event** booked in advance with the **Card**, using a professional ticketing agency and/or intermediary and where the **Insured**

Person is not entitled to a refund for the full amount of the purchase price of the ticket, as a result of:

- a) Death of or **Accident** suffered by the **Insured Person** or a **Close Relative**;
- b) **Serious Illness** suffered by the **Insured Person** or a **Close Relative** requiring medical attention;
- c) **Major Property Damage** at the place of residence of an **Insured Person** requiring them to be present at location of the place of residence;
- d) Damage to a private vehicle used to reach the **Public Event** rendering the private vehicle unusable or theft of a private vehicle used to reach the **Public Event** within 48 hours prior to the **Public Event**;
- e) Delayed departure of more than two hours or cancellation of public transport used to reach the **Public Event** whereby the **Insured Persons** would have reached the **Public Event** in time should the delay in departure not have occurred.

2.3. Insured Person

The following persons shall be eligible as an **Insured Person** hereunder: The **Cardholder**, the **Spouse** and the **Children**.

2.4. Insured Amount

The cover granted under Section 2 – Ticket Cancellation is for the non-refundable amount of the ticket up to a maximum of £100 per ticket, and £400 per group/event/claim and in any 12 consecutive month period while the insurance is in force.

2.5. Excess

No excess is applicable.

2.6. Territory

Cover applies worldwide.

2.7. Exclusions

The **Insurer** shall not be liable to make any payment under any insurance cover provided under Section 2 – Ticket Cancellation arising out of:

- damages caused intentionally or fraudulently by the **Insured Person** or a **Close Relative**;
- damages caused by war, civil commotion, insurrection, rebellion, revolution, terrorism or Acts of God;
- nuclear reaction or radiation;
- consequences of any riot;
- confiscation by the authorities;
- any theft or disappearance;
- intentional self inflicted injury while sane or insane;
- excessive use of alcohol or use of drugs other than under medical supervision;
- bodily injury or pre-existing illness of the **Insured Person**, unless no medical or paramedical treatment was required during the month preceding the date of the event;
- psychological, psychosomatic, mental and nervous disturbances, unless they require an uninterrupted hospitalisation lasting at least one week;
- service fees associated with reserving/purchasing the tickets; and
- season tickets.

2.8. Required Actions

As soon as the **Insured Person** is aware that they cannot attend a **Public Event** booked in advance with the **Card** and they are not entitled to a full refund of the purchase price of the ticket, the **Insured Person** shall:

- notify the **Insurer** within 72 hours of the cancellation or within 48 hours of the **Public Event** by registered letter to the **Insurer**;
- notify the claim to the **Insurer**.

2.9. Required Proof of Loss

- All medical certificates, accounts, receipts and information required by the **Insurer** shall be furnished in such a form as the **Insurer** may require and at the expense of the **Insured Person**.

- Original police report, stating amongst others the location, date and precise time of theft of or damage to the private vehicle.
- Original police report, stating amongst others the location, description of damage, date and precise time of the **Major Property Damage**.
- Report of the public transportation confirming the delay and proof of the **Insured Person's** travel schedule confirming the **Insured Person** would have arrived on time.

SECTION 3 – THEFT OF HANDBAG AND WALLET IN EXPLAINABLE CIRCUMSTANCES

Statement of Demands and Needs

We are not providing you with a personal recommendation as to whether the **Policy** is suitable for your specific needs and it's your responsibility to make sure that the **Policy** is right for you.

This product meets the demands and needs of those customers who wish to insure their handbag and/or wallet against loss or theft.

3.1. Definitions

Theft: Any action committed by a **Third Party** with the dishonest intention to deprive the **Insured Person** of their personal property.

Third Party: any person other than the **Insured Person**, their **Spouse** or common-law partner, civil partner, children, stepchildren or parents.

Spouse: wife or husband (as applicable) of the **Cardholder** as well as the person the **Cardholder** lives with in a common law and/or civil partnership and who is resident at the same address as the **Cardholder**.

Close Relative: **Spouse**, mother, father, mother-in-law, father-in-law, daughter, son (including adopted daughter or son), stepchildren, grandfather, grandmother, grandson, granddaughter, brother, sister, brother-in-law, sister-in-law or fiancé(e) of the **Cardholder**.

3.2. Benefit

The purpose of this coverage is to reimburse the **Insured Person** for the purchase price of the **Insured Item** following **Theft** of the **Insured Item** in explainable circumstances, without exceeding the original purchase price of the stolen **Insured Item**.

3.3. Insured Person

The following persons shall be eligible as an **Insured Person** hereunder: The **Cardholder**.

3.4. Insured Amount

The cover is granted up to a maximum £500 per claim in any 12 consecutive month period while the insurance is in force.

3.5. Insured Item

A handbag that was bought new by the **Insured Person** and/or a wallet that was bought new by the **Insured Person**.

3.6. Excess

Excess applicable of £50 per claim.

3.7. Territory

Cover applies worldwide.

3.8. Exclusions

The **Insurer** shall not be liable to make any payment under Section 3 – Theft of Handbag and Wallet in Explainable Circumstances arising out of:

- damages caused intentionally or fraudulently by the **Insured Person** or a **Close Relative**;
- damages caused by war, civil commotion, insurrection, rebellion, revolution, terrorism or Acts of God;
- nuclear reaction or radiation;
- consequences of any riot;
- confiscation by the authorities;
- theft of the contents of the **Insured Item**;
- **Insured Item** of more than five years of age;

- loss or disappearance of the **Insured Item**, except as a result of **Theft**;
- forgetfulness or carelessness of the **Insured Person**.

3.9. Required Actions

As soon as an **Insured Item** is noticed as having been stolen, the **Insured Person** shall:

- in case of **Theft**, file a notification with the police authorities within 12 hours (or any other local usage or obligation);
- notify the claim to the **Insurer**.

3.10. Required Proof of Loss

In order to be covered under Section 3 – Theft of Handbag and Wallet in Explainable Circumstances, the following proofs of loss documents shall be communicated to the **Insurer**:

- copy of the police report specifying the **Theft** of the **Insured Item**;
- proof of purchase of the stolen **Insured Item**.

Travel Pass Service

Terms and Conditions

Your CPP Travel Pass Service has been arranged for You as the primary holder of the Card.

Your CPP Travel Pass Service is provided by Card Protection Plan Limited ('CPP'). The Service is subject to these terms and conditions. It is important that You read each section of these terms and conditions carefully to understand the features and conditions of the Service.

Definitions

Unless the context otherwise provides, where the following words are shown in the terms and conditions they shall have these meanings:

Card

The YourPoints World MasterCard issued to You by The Royal Bank of Scotland plc.

Cardholder

The individual who is the primary holder of the Card and is eligible for the Service as a feature of such Card.

Home

The address in the United Kingdom at which You and the Registered User permanently reside.

Registered User

An individual that lives with You at Your Home who You have registered with Us to use the Passport Assistance feature of the Service.

Registration

The provision by You to Us of the information requested on the Website in relation to You so that We can set You up to use the Service, and in relation to the Registered User so that We can set them up to use the Passport Assistance feature of the Service.

Service

The CPP Travel Pass Service which is described in these terms and conditions.

Service Number

The unique reference number provided to You when You have completed Registration.

United Kingdom

England, Scotland, Wales and Northern Ireland.

We/Us/Our

Card Protection Plan Limited. Registered Office: Holgate Park, York YO26 4GA (registered number 1490503).

Website

The website at www.cpptravelpass.co.uk/rbs on which You can complete Registration.

You, Your

The Cardholder and where used in Sections 1 and 2 of these terms and conditions includes the Registered User.

THE SERVICE

Who is covered

1. The primary holder of the Card is eligible for the Service.
2. You must be 18 years of age or older and resident in the United Kingdom.
3. The Service is available to You and a Registered User who is eligible to use the Passport Assistance element of the Service.
4. The Service is non-transferable; this means that You cannot give Your entitlement to the Service away to someone else.

CPP Travel Pass comprises:

1) 24/7 Emergency Helpline

What We will provide

We will provide a 24 hour helpline 365 days of the year for You to request use of the Service in an emergency.

If You need to use the Service while You are abroad, You do so by calling Us at any time on **+44 1268 508 023** and selecting the emergency option.

Please be ready to give Us all the details of the situation needed so that We can provide the assistance required.

Please note that We record all calls and the section on 'Recording Calls' provides You with information on why We do this.

Conditions and Limitations

1. The emergency option on the helpline should be used in an emergency situation only.
2. If You are using a mobile phone to call the Emergency Helpline from abroad, You may be subject to roaming charges from the phone provider. We will not be responsible for these charges.

2) Passport Assistance

What We will provide

We will help You request a replacement passport in the event of loss or theft of Your passport while You are abroad. It is important that You complete Registration of Your passport details to enable Us to provide this assistance. We will store the details of Your passport that You provide to Us. If Your passport is lost or stolen, We can provide You with the following details, subject to You passing Our identification and verification checks:

- Passport Number
- Expiry Date
- Start Date
- Location of the local Foreign & Commonwealth Office.

On request We will fax You a lost and stolen passport notification form LS01 to help You to obtain a replacement passport.

Conditions and Limitations

1. This element of the Service is dependent on You carrying out Registration of the relevant passport details. We will be unable to provide this element of the Service if this Registration has not been carried out.
2. You are responsible for informing Us of any updates and changes to passport details that You have stored with Us.
3. You must inform the local police if Your passport has been lost or stolen.
4. We are not responsible for any costs that You incur when arranging replacement of the lost or stolen passport.
5. This element of the Service is only available to You while You are outside the United Kingdom.

3) Mobile Phrasebook

What We will provide

We will provide You with a downloadable phrasebook for Your mobile phone. The phrasebook is available in one of 10 languages and provides translations from English to Your chosen language for a range of words/phrases.

The phrasebook is provided by Lonely Planet Publications Limited (company number: 03970495). You can download the phrasebook by following the instructions at www.cpptravelpass.co.uk/rbs. You should select Your mobile phone type from the drop down list and then enter Your mobile phone telephone number. You will receive a text message to Your mobile phone containing a link which You need to click on to download the phrasebook.

If You have Your mobile phone handset stolen, or if You upgrade Your handset, then You may download the same phrasebook again subject to meeting the conditions below and subject to You maintaining the same mobile phone number. You can only download the phrasebook to the same mobile phone number to which the phrasebook was originally downloaded.

Conditions and Limitations

1. This element of the Service is dependent on You completing Registration. We will be unable to provide this feature of the Service if Registration has not been carried out.
2. You are entitled to download one mobile phrasebook to one mobile phone number per year of Your entitlement to use the Service.
3. We cannot guarantee the accuracy of the translations contained in the phrasebook.
4. This element of the Service is not available for use on all types of mobile phones and will be dependent on the model of Your mobile phone handset. Please note that in particular, the phrasebook is not compatible with the iPhone. Please check the list of compatible handsets on the Website.
5. If Your mobile phone handset is stolen, or if You upgrade Your handset and You want to download the same phrasebook again, You must provide Us with evidence of the theft or upgrade, for example a crime report or upgrade details from Your mobile phone provider.

4) Interpreter in Your Pocket

What We will provide

We will provide You with access to an over the phone interpreter service while You are abroad at a rate of £1.99 per minute (plus VAT). It is important that You complete Registration to enable Us to provide this element of the Service, as You will be unable to access it without Your Service Number.

The Interpreter in Your Pocket Service is provided by Language Line Limited (company number: 04823110). To enable You to access this element of the Service at the discounted rate, You must do so by calling the 24/7 Emergency Helpline and requesting the interpreter option. You will then be transferred to Language Line, where You will be asked to provide Your Service Number and postcode. You will then be asked what language You require and You will then be transferred to an appropriate interpreter, subject to availability.

Conditions and Limitations

1. This element of the Service is dependent on You completing Registration. We will be unable to provide this feature of the Service if Registration has not been carried out.
2. This element of the Service is only available to You while You are outside the United Kingdom, and is not available to the Registered User.
3. You will be charged £1.99 per minute (plus VAT) from the point at which You are transferred to an interpreter. Seconds will be rounded up to the nearest minute. By continuing on the call to the point of transfer to an interpreter, You are agreeing to pay the costs of the call. If You do not agree to this, You should end the call before You are transferred.
4. We are not responsible for the costs for using the Interpreter in Your Pocket element of the Service. Following any use by You, We will issue You with a written statement detailing the total amount of charges payable by You. These charges shall be payable by You within 28 days of the date of this statement.

5. You will need to contact Us within the 28 day payment period following the date of Our statement to You so that You can provide Us with the details that We require to collect the payment from You.
6. If You do not pay these charges to Us within 28 days of the date of Our statement to You, We may refuse to provide the Service to You until all outstanding charges have been paid and We reserve the right to cancel the Service. We will also take steps to recover all outstanding sums due to Us.
7. Interpretations provided may not always be completely accurate.
8. The Service provided by Language Line will be dependent on the availability of an interpreter for the required language. Language Line cannot guarantee the availability of an interpreter for Your required language at all times, this will be subject to availability. For a list of the languages covered by this element of the Service, You should consult the list available on the Language Line website at www.language.com.
9. If You are using a mobile phone to call from abroad, You may be subject to a roaming charge from the provider in addition to the cost of the interpreter service. We will not be responsible for these charges.
10. All of the general conditions and limitations apply.

General Conditions, Exclusions and Limitations

Your attention is particularly drawn to these conditions, exclusions and limitations which detail the general conditions, exclusions and limitations of the Service.

You and the Registered User must meet the following conditions:

- a) You must provide full and accurate information in connection with Your use of the Service.
- b) You and the Registered User must meet all of Our terms and conditions. This applies to the terms and conditions set out here and any others which We change or add to the Service at a later date.
- c) Only a Registered User who holds a UK passport and who has completed Registration will be eligible to use the Passport Assistance element of the Service.
- d) The Service is only available to You and the Registered User when travelling outside the United Kingdom, although the Mobile Phrasebook feature may be used in the United Kingdom.

Period of Service

The Service will be available to You from the date upon which You are issued with the Card and continues while You are the primary holder of the Card.

Cancelling the Service

1. You can cancel the Service at any time. To cancel the Service You should notify Us by calling the telephone number on the back of Your Card.
2. We will cancel the Service if We receive notification that You are no longer the primary holder of the Card.
3. We will cancel Your access to the Service if You have at any time:
 - a) given Us false or incomplete information;
 - b) used the Service dishonestly or agreed to help anyone try to use the Service dishonestly; or
 - c) failed to meet the terms and conditions of the Service or to act openly and honestly towards Us.

Setting Aside Terms and Conditions

If We choose to set aside a term or condition contained in these terms and conditions, this will not prevent Us from relying on that term or condition in the future.

Complaints

If You want to make a complaint, please phone Us on the telephone number on the back of Your Card or write to:

Complaints Manager
CPP Travel Pass
Card Protection Plan Limited
Holgate Park
York
YO26 4GA

We will do Our best to answer Your query within five working days. If no reply has been sent by then, You will be sent an acknowledgement letter to keep You informed of progress.

Applicable Law

These terms and conditions are governed by and must be interpreted in accordance with the laws of England and Wales, unless You live in Scotland (in which case Scottish law will apply) or unless You and CPP agree otherwise. You and CPP agree that terms and conditions will be issued in English.

Recording Calls

We record all phone calls to Us. We do this to:

- provide a record of the instructions received from You;
- monitor quality standards;
- help Us with staff training; and
- meet legal and regulatory requirements.

All communications and documents will be in English unless otherwise agreed.

Special Needs

We are committed to meeting the needs of all Our customers, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired customers who wish to speak to Us and have a textphone available can do so by using the RNID's Typetalk Relay service. This is available 24 hours a day, seven days a week and allows Our customers who find this convenient to contact Us via a Typetalk Operator who will relay instructions and other requests verbally to Our call centre staff. Please note that to use Typetalk Relay, You must have or be able to get access to a textphone. If so, just dial 18001 and then dial CPP's number; once the call is connected, a Typetalk Operator will join the call to relay Your message. CPP's responses will then appear as text on Your textphone. For Typetalk, please call 18001 0844 848 2914. For all other services, including requests for Braille, large print or audio versions of any of Our documents, please call 0844 848 2914. In all cases, We'll be happy to help.

Data Protection Notice – Your Personal Details

We will use the information You provide to:

- provide the Service to You; and
- manage Your contract with Us.

CPP may use Your details to invite You to take part in market research and to let You know about other goods or services that might interest You.

CPP may pass Your personal information to other members of the CPP group of companies or other organisations acting for members of the CPP group of companies. They may contact You by post, phone or by email. By registering to use the Service and by giving CPP Your address, phone number and email address, You agree that CPP, other members of the CPP group of companies, and other organisations acting for members of the CPP group of companies, may contact You using these methods. If You do not want Your details to be used for these purposes, please let Us know at any time.

To avoid contacting You unnecessarily about products and services You may already have, We will compare Your details with information on prospect files prepared by Our business partners. When We do this We may need to tell Our business partners that You have a contract for the Service with Us and disclose enough personal data to enable Our business partners to identify You on these files.

By registering to use the Service You consent that, for the better performance of this contract, We may transfer Your data outside the European Economic Area.

You have a right to see all the information We hold about You. If You want to see this information, please write to:

The Compliance Manager
Card Protection Plan Limited
Holgate Park
York
YO26 4GA

Please note that there will be a separate administration charge for this service.

The Royal Bank of Scotland plc.
Registered in Scotland. No. 90312.
Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB.