

Your Royal Bank of Scotland Business credit card account

If you've any queries that aren't answered in your cardholder guide please call us on: **0370 154 1234** (Relay UK **18001 0370 154 1234**), Monday to Friday 8am–6pm, Saturday 9am–1pm, or write to us at: The Royal Bank of Scotland plc Commercial Cards Cards Customer Services PO Box 5747 Southend-on-Sea SS1 9AJ

Please always quote your card number(s). From time to time we'll send you marketing communications about your Royal Bank of Scotland Business credit card or other carefully selected services. If you don't wish to receive this information, please call our customer service helpline on the number above.

If you lose your card(s) **Call our Lost and Stolen helpline on 0800 0964 743** (Relay UK **18001 0800 0964 743**) (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 **0370 154 1234**, Relay UK **18001 0370 154 1234**.

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

Royal Bank of Scotland ClearSpend ClearSpend is a free web and mobile app that gives you complete control of your account in real-time and lets employees check their balance on the go. ClearSpend works across all the major platforms, whether that's Android, iOS or through your web browser. To see how it works and to find out more visit rbs.co.uk/clearspend

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The Royal Bank of Scotland plc. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Registered in Scotland No. SC083026

Checking your statements

Please check your statement every month. Please call us as soon as possible, and preferably within four weeks, with any queries.

Interest

We don't charge interest on new purchases if you pay your balance in full and on time. If you don't do so, interest charges are applied on the following month's statement. We calculate interest using the average daily balance for the statement period and the interest rates shown on the statement. (This means that interest isn't just charged on the outstanding balance 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 don't make any new transactions
- The rates of interest don't 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, credit card terms leaflet, visit rbs.co.uk or call us on **0370 154 1234**, Relay UK **18001 0370 154 1234** (Monday to Friday 8am–6pm, Saturday 9am–1pm).

SUMMARY BOX			
The information contained in this table summarises the 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 56 days for purchases if you pay your balance in full and on time.No interest-free period on Balance Transfers and Cash Advances.		
Interest Charging Information	You will not pay interest on new purchases shown on your statement if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:		
		From	Until
	Purchases	date debited to your account	paid in full or the date of the first statement you pay in full and on time if that is sooner
	Cash Advances	date debited to your account	paid in full
	Balance Transfers	date debited to your account	paid in full
Allocation of Payments	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: <ul style="list-style-type: none">To reduce sums shown on your most recent monthly statement, according to their interest rates, with the highest rate paid first; andIf any payment exceeds your most recent monthly statement balance, the excess will then be applied to reduce sums charged to your card but not yet shown on any monthly statement. This is also done according to interest rates, with the highest interest rate paid first. If parts of either of the balance referred to above have the same interest rates, sums on which interest is charged on interest will reduce first. For further details, please refer to your credit card terms.		
Minimum Repayment	(i) £5 or the full balance if less; or (ii) that month's interest, any Default Charges, 1/12th of any annual fee and 3% of the remaining balance (excluding any annual fee). If you only make the minimum payment it will take longer and cost more to clear your balance.		
Fees	Annual Card Fee (for each card issued) normally £30. For further details, please refer to your credit card terms.		
Charges	Copies of statements: £1 per page (maximum charge £40). Cash Advances: a Cash Fee of 3%, minimum £3. Courier card requests: UK address £10, overseas address £15. For further details, please refer to your credit card terms.		
Foreign Usage	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques): Non-Sterling Transaction Fee of 2.95%. Where the transaction is a non Sterling Cash Advance you will also be charged the Cash Fee as above. To see the up-to-date rates used please visit the website of the payment scheme shown on your card. For further details, please refer to your credit card terms.		
Default Charges	Over limit fee		£12
	Administration Fee: If the Minimum Payment is not received by the due date		£12
	Administration Fee: If a payment is returned unpaid		£12

Payments from your card

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

Direct Debits

If a Direct Debit is set up to claim the full statement balance, any additional payments or refunds that reach your account up to three full working days before the due date will reduce or cancel out the amount claimed by the Direct Debit. Direct Debits claiming the minimum amount won't be affected by any additional payments.

How to make additional payments

If you've 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 two hours for cash/single branch payments* (RBS current account customers only) and four working days for cheques (eg 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.
Digital and telephone banking and standing orders^	For *Faster Payments** qualifying transactions, two hours. For other electronic payments up to two working days.	<ul style="list-style-type: none">The Royal Bank of Scotland bank account customers can register for Digital Banking at rbs.co.ukTo join our telephone banking service, call 03457 222 345 (Relay UK 18001 03457 222 345). 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 16-89-90, account number 33330009 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's no outstanding balance on your card account.
By post (payments by cheque)	Using 1st class post, allow up to seven full 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 Cards, Milton Keynes MK77 1SE.Cheques shouldn't 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 up to four full working days (eg funds available Friday if paid in on Monday). Please note cash payments aren't 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 Mastercard® 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/cash paid in at RBS branches The Faster Payments service allows participating banks to provide same day processing of electronic payments such as funds transfer, bill payments and standing orders. This means that payments to your business card made on the internet, by telephone or in any branch of RBS by cash or single branch payment will usually be applied to your available funds within two hours regardless of when the request is received. Payments may take longer to appear on your account (generally within two days) but will be back dated to the date the payment is made. ^We're not responsible for other financial institutions' timescales when you make a payment from an account held with another bank.

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