

Your onecard

Cardholder guide

Welcome to onecard

Your organisation has chosen **onecard** for you to use to pay for things at work, whether that's in person, on the phone or online.

It's for all your work costs, from day-to-day travel expenses to other business purchases such as office supplies.

It's accepted everywhere

If you can see a Mastercard™ symbol, you can pay with your **onecard**.

It works abroad

Your **onecard** can pay for your expenses while you're working abroad. We'll convert what you spend into sterling using Mastercard's exchange rates (which can sometimes fluctuate).

We'll charge you a transaction fee for overseas payments, though. It'll be in sterling, and you'll see it on your statement.

It's contactless

The four-bar symbol on your new card means it's contactless and that you now have a super-quick no-fuss way to pay. So in future, whenever you see the contactless symbol on the card reader, all you have to do is tell the retailer you want to pay by contactless and touch your card against the card reader.

It's easy to keep track

Because you're only using one card, it's easy for you (and your organisation) to stay on top of what you're spending.

We won't send you paper statements, instead, we'll send your programme administrator a monthly statement showing them what you've spent. They'll compare that to your invoices and receipts to check everything's in order.

But you can still check what you've spent. With ClearSpend, you can see your recent transactions, check your card limits and available balance. Speak to your administrator today about registering your account for RBS ClearSpend.

If your organisation allows, you can use it to withdraw cash

If you need cash for work, use your **onecard** at a cashpoint (or over the counter at The Royal Bank of Scotland) to withdraw up to £1000 per day. (That's as long as your organisation has given you permission.)

Contacts

Go to your administrator first. You'll probably know who your company card administrator is already. (Usually, it's the person who looks after business expenses in your office.) They manage the day-to-day details of your **onecard**. So talk to them first if you have questions or problems – unless your card is lost, stolen or you're worried about fraud. In that case, get in touch with us straight away.



Lost or stolen cards

To report your **onecard** lost or stolen, you can call us 24 hours a day on: **0370 6000 459** or **+44 1268 500 813** (if you're outside the UK) **18001 0370 6000 459** for Next Generation Text Service.

(If you have regular payments or subscriptions set up on your **onecard** and it gets lost or stolen, you should let your suppliers know – because we'll cancel your card, and that disrupts your usual payment to them.)



Questions about fraud

(or fraud security checks) Call us 24 hours a day on:

0800 161 5153 (or **0345 300 4350** from a mobile) or **+44 1268 508 020** (if you're outside the UK).



Help on overseas business trips

onecard Gold customers can call Chubb Travel Assistance, 24 hours a day on:

020 7173 7986 or **+44 20 7173 7986**



Claiming on your Travel Insurance Call us on:

0345 841 0059, Monday to Friday, 9am–5pm.

or **+44 141 285 2999** if you're outside the UK or email uk.claims@chubb.com



Mastercard Global Services

Before you go abroad on business, call **0800 964 767** and ask for the number of the Mastercard service in the country you're visiting. If you lose your card while you're abroad, you'll be able to call that number to arrange an emergency cash advance. Please refer to your card administrator first. Cash withdrawals carry a 2.95% cash fee (minimum £2.95).



ClearSpend

rbs.co.uk/clearspend Speak to your administrator today about registering your account for ClearSpend.



General help and advice

Our **onecard** helpline is open Monday to Friday, 8am–6pm, and Saturdays, 9am–1pm. Call us on:

0370 010 1152 or **+44 1268 508 019** (if you're outside the UK) **18001 0370 010 1152** for Next Generation Text Service.



Our address is:

Royal Bank of Scotland plc

Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ

We might record calls to any of these numbers. How much it costs depends on whether you're calling from a residential line, a business line or a mobile. And it depends on your phone operator's usual tariffs, too.

Using your onecard

Getting started

Remember to sign it

Before you use your **onecard**, sign the back with a ballpoint pen.

You should already have the PIN number

We sent it to you separately for security. If you don't have it yet, call us on **0370 010 1152** and we'll send it out again.

That's all you need

If you've signed the back and you know your PIN, you're ready to start using your **onecard**.

Activating contactless

You can make contactless payments with your card and to trigger this all you need to do is buy something using chip and PIN. We limit contactless payments, and from time to time you might be asked to enter your PIN into a chip and PIN machine as extra security. If your PIN is entered incorrectly three times in a row, your card will block and contactless payments will switch off automatically.

Contactless payments are as secure as chip and PIN and you get exactly the same moneyback guarantee if you're ever a victim of fraud.

Changes and updates

If you have regular payments set up

Remember to let your supplier know if your card is renewed or replaced. They'll need your up-to-date card details to take payments.

If you want to cancel a subscription or regular payment

Call us on **0370 010 1152**. (You should also let the supplier know that you're cancelling or rearranging the payment.)

If your personal details change

Let your card administrator know when you:

- change your name
- want to change your credit limit
- change jobs in the company
- move house
- leave the company

If your card is close to expiring

You don't have to do anything. We'll send you a new one before it runs out. If that date has passed and we haven't sent you a new card, talk to your card administrator.

If you leave the organisation

Give your card back to your card administrator, who'll destroy it. Or you can cut the card in two (through the strip), break the chip and send the pieces to:

Royal Bank of Scotland plc

Commercial Cards Division, Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ

What happens if...

Your card gets declined

Talk to your card administrator.

There are lots of reasons your card can get declined. You might have reached your credit limit or your limit for individual transactions. Or your organisation might have rules about using company money for certain kinds of payments.

If you're the administrator and your card gets declined, check your administrator pack or call us.

Your card is lost or stolen

Call us straight away on **0370 6000 459** or **+44 1268 500 813**. You can reach us 24 hours a day, 7 days a week. **18001 0370 6000 459** for Next Generation Text Service.

Royal Bank of Scotland ClearSpend

Our free ClearSpend app gives you complete visibility of your commercial card.

Why use ClearSpend?

Clear visibility of every transaction. View transactions, including pending and declines in real time as they happen, with handy graphs to help you analyse spend patterns.

Check your balance on the go

View up to the minute balance information, so you always know how much you have available to spend.

Turn the card 'on or off'

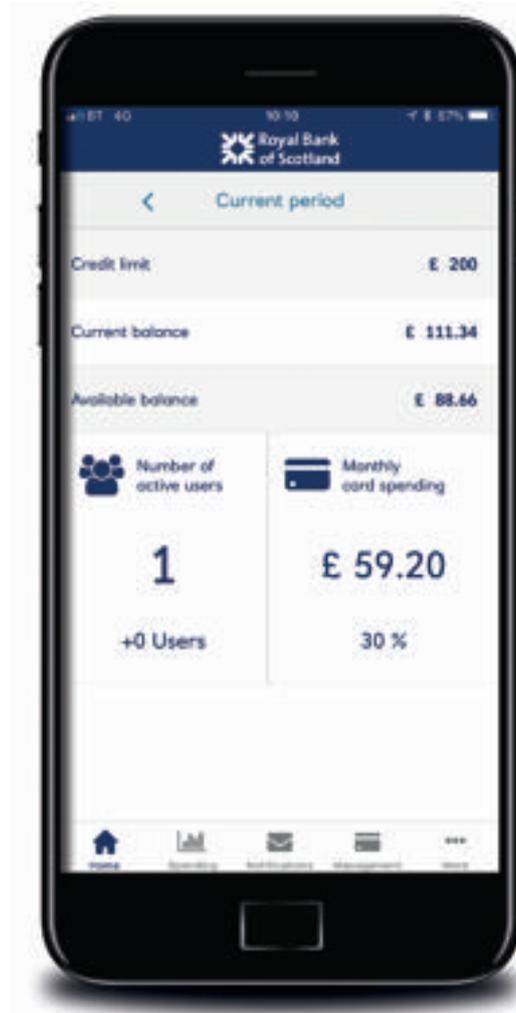
You can block and enable your card at the touch of a button.

App for administrators and cardholders

As a cardholder you can request changes to your credit limit and merchant category blocking for your administrator to approve.

Speak to your administrator today about registering your account for ClearSpend

To find out more, visit rbs.co.uk/clearspend



Keeping your onecard safe

Keep your card (and your information) to yourself. Be careful when you're using your **onecard** at an ATM or in a shop. Keep an eye on your card constantly, and always remember to shield your PIN. And stay equally vigilant with your account information. Remember, we'll never contact you asking for your bank or card details – and neither will the police. So be very wary of calls, emails and texts asking for this information. (And if we're looking into fraud on your account, we'll never arrange to collect your card with a courier service.)

Protect your numbers

Nobody else should know your PIN number, not even other people in your company. If you let other people know your PIN and they misuse the account, you'll be liable. The same goes for your security code (the last three digits printed on the back of your card).

Don't save your PIN or password anywhere, either. Try to memorise them.

Check your statements

Stay on top of what's going out of your **onecard** account. If you notice something suspicious (like an amount you can't remember spending), let us know straight away.

Store your statements in a safe place and shred any paperwork when you don't need it anymore.

Take care when you're shopping online or over the phone

There's a security code on the back of your card (it's the last three digits of the number in the strip). You'll have to give this number whenever you buy things online or over the phone.

But to stay on the safe side, only buy things from secure websites. You know they're secure if you see a padlock or key symbol in the address bar of your browser.

And for extra peace of mind, try Royal Bank of Scotland Secure. It stops your card from being used without your permission at certain online shops.

Visit [rbs.co.uk/rbssecure](https://www.rbs.co.uk/rbssecure) for more information and to register your card.

Travel cover with onecard

If you use your **onecard** to pay for travel and accommodation for business trips of 90 days or less, you're insured when things go wrong.

If you use onecard to pay for your trip

You're automatically covered by our Travel Accident Insurance. That includes cover up to £25,000 – which rises to £100,000 if you're using public transport or a hire car.

Ask your administrator for all the details, or go to rbs.co.uk/onecard

If you use onecard Gold to pay for your trip.

You're covered with our Worldwide Travel Insurance for business trips of 90 days or less – and so are three (or fewer) colleagues you're travelling with. That includes:

- medical expenses up to £2,000,000
- other hospital costs up to £750
- personal injury cover of £25,000, which rises to £250,000 if you're using public transport or a hire car
- personal liability cover up to £1,000,000
- up to £3,000 if your trip is cancelled, cut short or rearranged
- overseas legal expenses up to £25,000 if a third party injures you or makes you ill
- personal belongings cover up to £1,200 and cash up to £500
- travel delay cover up to £300

You'll also be able to use the Chubb Travel Assistance Helpline for help (in English and other languages) while you're travelling. Call them on **020 7173 7986** or **+44 20 7173 7986** when you're abroad.

To qualify for our help and insurance, your organisation needs to be registered in the UK, Republic of Ireland, Channel Islands, Isle of Man or Gibraltar. (And you need to live in one of those places or another EU country.)

Ask your administrator for all the details, or go to rbs.co.uk/onecard

Travel insurance is underwritten by Chubb European Group SE.