

Credit Cards

Credit cards
to help life run
more smoothly.



 **BANK OF SCOTLAND**
With you all the way

Manage your money with the right credit card.

Paying with a Bank of Scotland credit card is a convenient and secure way to pay - over the phone, on the high street or online.

Our range of cards also come with many useful features to help you manage your money, consolidate your finances and give you extra security when shopping online. It just depends on what you're looking for. Please read the following pages for details of all of our credit cards and what makes each one different. You'll find all the information you need to make the correct choice.

All our credit cards offer:

- Secure password protected online shopping with Bank of Scotland Secure - go to bankofscotland.co.uk/creditcards for more information.
- An online fraud guarantee so you can manage your account securely online whenever you like - more details are at bankofscotland.co.uk/aboutonline
- A free additional card on your account for any family member aged 18 or over who lives at home with you.

Summary Box: Bank of Scotland Student Card

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

APR	• Typical 17.9% APR (variable)			
INTEREST RATES		Introductory rate	Monthly rate	Annual rate
	Purchases	n/a	1.385%	17.95%
	Cash Advances	n/a	1.805%	23.95%
	Balance Transfers	n/a	1.385%	17.95%
INTEREST-FREE PERIOD	<ul style="list-style-type: none"> If you pay your balance in full and on time each month, you will not be charged interest on purchases. See Section 3.4 of your conditions for full details. There is no interest-free period on cash advances or balance transfers. 			
INTEREST CHARGING INFORMATION	If you pay your total balance in full and on time each month, you will not be charged interest on purchases. Otherwise the period over which interest is charged is as follows:			
		From	Until	
	Purchases	Date debited to your account	Paid in full	
	Cash Advances	Date debited to your account	Paid in full	
	Balance Transfers	Date debited to your account	Paid in full	
	All other amounts	Date debited to your account	Paid in full	
ALLOCATION OF PAYMENTS	If you do not pay your balance in full we will allocate your payments to balances with the lowest interest rate before balances with higher interest rates. See Section 3.6 of your conditions for full details.			
MINIMUM REPAYMENT	• 5% or £5 each month, whichever is more.			
CREDIT LIMIT	Minimum Credit Limit	£100	Maximum Credit Limit	£500
FEES	• No annual fee			
CHARGES	Cash Advance Fee	3% (at least £3)	Copy Statement Fee	£5
	Foreign Exchange Commission	2.95%	Statement Date Change Fee	£5
	Balance Transfer Fee	n/a	Processing any foreign currency payment to us	£10
	Minimum Interest Charge	50p (in any month where interest charge is between 1p and 50p)	Stopped Cheque Fee (other than lost or stolen)	£10
	For further details please refer to your conditions.			
DEFAULT CHARGES	Late Payment Fee	£12	Returned Payment Fee	£12
	Overlimit Fee	£12	Letter Fee	n/a

Cost of borrowing – interest explained – based on the typical APR for purchases as indicated above

We would not recommend paying only the minimum payment. Only making the minimum payment maximises the interest you will pay and length of time it will take to clear your balance, as highlighted in the example below.

Illustrative example	For a purchase of £500 on your credit card...	
Monthly payment	Minimum payment each month	£50 each month
Taking into account any introductory rates, how much interest will you be charged in the first year?	£69.81	£45.79
How much interest will you be charged in the second year?	£44.79	£0
How long would it take you to clear the balance?	5 years, 5 months	1 year, 2 months

This example assumes the following:

- The transaction takes place on the first date of agreement and you make no further transactions.
- You always make the payment each month on the 15th.
- Your statement is produced 31 days after you make the purchase.

Credit is available subject to status to UK residents over 18 from Bank of Scotland plc. Registered in Scotland no. SC327000.

Registered office: The Mound, Edinburgh EH1 1YZ.

Summary Box: Bank of Scotland Charity Card

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

APR	<ul style="list-style-type: none"> Typical 12.9% APR (variable) Rates from 12.9% APR variable to 21.9% APR variable, depending on individual circumstances. 			
INTEREST RATES		Introductory rate	Monthly rate	Annual rate
	Purchases	n/a	1.017%, 1.385% and 1.667%	12.92%, 17.95% or 21.95%
	Cash Advances	n/a	2.075%	27.95%
	Balance Transfers	n/a	1.017%, 1.385% and 1.667%	12.92%, 17.95% or 21.95%
We may apply the standard interest rate during any special promotion period to any transaction if in any month you do not make at least your minimum payment by the minimum payment date or if you exceed your credit limit at any time.				
INTEREST-FREE PERIOD	The interest free period applies only to purchases if you pay the balance in full and on time. See section 3.4 of the terms and conditions for full details. There is no interest free period on cash advances and balance transfers.			
INTEREST CHARGING INFORMATION	We charge you interest on all transactions from the date we first charge the amount to your account. However, if you pay your total balance in full and on time each month, you will not be charged interest on purchases. If you do not pay the total balance shown on your statement each month, we will add the interest charged to your next statement balance.			
		From	Until	
	Purchases	Date debited to your account	Paid in full	
	Cash Advances	Date debited to your account	Paid in full	
	Balance Transfers	Date debited to your account	Paid in full	
	All other amounts	Date debited to your account	Paid in full	
ALLOCATION OF PAYMENTS	If you do not pay your balance in full we will allocate your payments to balances with the lowest interest rate before balances with higher interest rates. See Section 3.6 of the terms and conditions for full details.			
MINIMUM REPAYMENT	<ul style="list-style-type: none"> Each month, if the balance is £5 or more, you must repay whichever is the greater of 1% of the amount you owe us or an amount equal to the total of any Credit Card Repayments Cover Premiums, Interest (or the minimum interest charge), overlimit and late payment fees plus £5. Each month, if the balance is less than £5 then you must repay the full amount. 			
CREDIT LIMIT	Minimum Credit Limit	subject to status	Maximum Credit Limit	subject to status
FEES	• No annual fee			
CHARGES	Cash Advance Fee	3% (at least £3)	Copy Statement Fee	£5
	Foreign Exchange Commission	2.95%	Statement Date Change Fee	£5
	Balance Transfer Fee	n/a	Processing any foreign currency payment to us	£10
	Minimum Interest Charge	50p (in any month where interest charge is between 1p and 50p)	Stopped Cheque Fee (other than lost or stolen)	£10
For further details please refer to the account terms and conditions.				
DEFAULT CHARGES	Late Payment Fee	£12	Returned Payment Fee	£12
	Overlimit Fee	£12	Letter Fee	n/a

Cost of borrowing – interest explained – based on the typical APR for purchases as indicated above

We would not recommend paying only the minimum payment. Only making the minimum payment maximises the interest you will pay and length of time it will take to clear your balance, as highlighted in the example below.

Illustrative example	For a purchase of £1,000 on your credit card...	
Monthly payment	Minimum payment each month	£50 each month
Taking into account any introductory rates, how much interest will you be charged in the first year?	£119.46	£97.20
How much interest will you be charged in the second year?	£112.14	£32.66
How long would it take you to clear the balance?	16 years, 10 months	2 years, 1 month

This example assumes the following:

- The transaction takes place on the first date of agreement and you make no further transactions.
- You always make the payment each month on the 15th.
- Your statement is produced 31 days after you make the purchase.

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We're here to help.

Our advisers are here to talk you through our credit cards in more detail. They'll guide you through the things you need to know to help you choose which one is right for you.

When you are ready to apply for a credit card, we're ready to help you.

What to do next to apply for a credit card



In branch

Apply in person – talk to our in-branch team



By phone

Call 08457 29 39 49

We're open weekdays 8am - 10pm and weekends 8am - 7pm

Other ways we can help.

We can also help with Personal Loans, Savings and Bank Accounts. To find out more, just choose one of the ways below to contact us:

In branch

Talk to a member of our in-branch team

Personal Loans

Call us on 08457 20 30 49
or visit bankofscotland.co.uk/loans

Savings

Call us on 08457 26 36 46
or visit bankofscotland.co.uk/savings

Bank Accounts

Call us on 08457 21 31 41
or visit bankofscotland.co.uk/bankaccounts

If you have a hearing or speech impairment, you can use Tynetalk whenever you contact us, or contact us using Textphone on **08457 32 34 36** (lines open 9am – 5pm, 7 days a week).

For visually impaired customers, we can provide documents in large print, Braille or in audio format. Please speak to a member of staff.

Credit cards, loans and bank accounts are provided subject to status to UK residents aged 18 or over. We subscribe to the Lending Code; copies of the code can be obtained from www.lendingstandardsboard.org.uk

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Registered office: The Mound, Edinburgh EH1 1YZ.
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