

# Coutts Euro Charge Card Summary Box and Representative Example

## Summary Box

<b>APR</b>	Representative 0.2% APR (variable).
<b>Interest charging information</b>	The interest rate for all transactions is 0% p.a. This rate applies for the life of the Credit Agreement unless we change this rate under General Condition 8 of the Credit Agreement.
<b>Allocation of payments</b>	If you do not pay off your balance in full, we will apply payments to your account in the following order: <ul style="list-style-type: none"><li>• Fees and charges</li><li>• Advances</li><li>• Purchases</li></ul> See section 12 of the Credit Agreement for full details.
<b>Minimum repayment</b>	The total outstanding balance each month.
<b>Fees</b>	Annual fee – €30
<b>Charges</b>	For each cash advance or purchase of travellers cheques, we charge 2% of the amount of the transaction (subject to a minimum of €3). If you carry out a transaction in a currency other than euro, we charge commission of 2.75% on the transaction amount. Duplicate statements: <ul style="list-style-type: none"><li>• One-off requests for one duplicate No charge</li><li>• Other requests €5 per sheet</li></ul>

## Representative Example

Representative 0.2% APR (variable) based on a Credit Limit of €20,000.

Interest rate for purchases: 0% p.a. (variable). Annual fee: €30.