

# Coutts Gold Credit Card Summary Box and Representative Example

## Summary Box

<b>APR</b>	Representative 31.7% APR (variable).										
<b>Interest rates</b>	For purchases, cash advances and balance transfers: Monthly rate 1.15% Annual rate 14.71% (This interest rate is an effective rate)										
<b>Interest free period</b>	Maximum 46 days if you pay your balance in full and on time, and have paid the previous month's balance in full and on time.										
<b>Interest charging information</b>	Interest will be charged on a daily basis. Interest payments will therefore increase the longer payment is delayed (even before the monthly payment date). Interest for purchases, cash advances and balance transfers is charged from the date the transaction is debited to the account until full payment is credited to the account. If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.										
<b>Allocation of payments</b>	If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first. See section 14 of your Credit Card Agreement for full details.										
<b>Minimum repayment</b>	The greater of any annual fee (if due and no rebate applies), interest and 5% of the remaining balance; or £5 each month. If your balance is less than £5, you must pay the full balance.										
<b>Amount of credit</b>	Minimum Credit Limit £5,000. All Credit Limits are subject to status.										
<b>Fees</b>	Annual fee – £90. The following rebates will apply once the relevant spend thresholds are reached: <table border="0"> <thead> <tr> <th><b>Annual spend*</b></th> <th><b>Rebate applicable</b></th> </tr> </thead> <tbody> <tr> <td>£35,000 and over</td> <td>£90</td> </tr> <tr> <td>£25,000 – £34,999.99</td> <td>£60</td> </tr> <tr> <td>£15,000 – £24,999.99</td> <td>£30</td> </tr> <tr> <td>Additional card fee £30 p.a.</td> <td>N/A</td> </tr> </tbody> </table> *Excluding cash advances, foreign currency, travellers cheques, balance transfers, interest and charges.	<b>Annual spend*</b>	<b>Rebate applicable</b>	£35,000 and over	£90	£25,000 – £34,999.99	£60	£15,000 – £24,999.99	£30	Additional card fee £30 p.a.	N/A
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Transaction in a currency other than sterling	– 2.75% on the transaction amount										
Copies of statements	– £4.00 per request										
<b>Default charges</b>	None.										

## Representative Example

**Representative 31.7% APR (variable) based on an assumed Credit Limit of £1,200. Interest rate for purchases: 14.71% p.a. (variable). Annual fee: £90.**