Coutts US Dollar Gold Card Summary Box and Representative Example

Summary Box

APR	Representative 0.4% APR (variable).
Interest charging information	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.
Allocation of payments	If you do not pay off your balance in full, we will apply payments to your account in the following order: • Fees and charges • Advances • Purchases See section 12 of the Credit Agreement for full details.
Minimum repayment	The total outstanding balance each month.
Fees	Annual fee – $75
Charges	For each cash advance or purchase of travellers cheques, we charge 2% of the amount of the transaction (subject to a minimum of $2). If you carry out a transaction in a currency other than US dollars, we charge commission of 2.75% on the transaction amount. Duplicate statements: • One-off requests for one duplicate — No charge • Other requests — $5 per sheet

Representative Example

Representative 0.4% APR (variable) based on a Credit Limit of $20,000.
Interest rate for purchases: 0% p.a. (variable). Annual fee: $75.