

Credit and Charge Cards

Fee tariff



Cards

Where appropriate, fees are charged on each anniversary of the Coutts World or Coutts Gold Credit Card Account opening, or when a Euro Charge Card or US Dollar Gold Card Account is opened and on each anniversary thereof.

Coutts World

Card fee	£350 p.a.
Additional cardholder fee	no fee
	Representative 0% APR (Variable)*
Cash withdrawals	2% of each withdrawal (minimum £1.50)

*The Consumer Credit Act requires us to quote a 'Representative APR' on promotional material. This must be calculated assuming that, over one year, each month purchases of £20,000 (which is the monthly spending limit all accounts are initially opened with) are made with the card and the full balance is repaid each month. The annual fee is not factored into the Representative APR as it is not charged where you spend over £50,000 (excluding cash advances, travellers cheques and charges) on the card during any year. If you spend less than this amount on purchases, the cost of your card will be the annual fee, which would result in a higher APR.

Representative Example

Representative 0% APR (variable) based on a Credit Limit of £20,000.

Interest rate for purchases: 0% p.a. (variable).

Gold Credit Card

Card fee	£90 p.a.*
Additional cardholder fee	£30 p.a.
Monthly borrowing rate	1.15%
	Representative 31.7% APR (Variable)
Cash withdrawals	2% of each withdrawal (minimum £1.50)

*The following refunds will apply once the relevant spend thresholds are reached (excluding cash withdrawals, travellers cheques, balance transfers, interest and charges):

Annual spend	Refund applicable
£35,000 and over	£90
£25,000 – £34,999.99	£60
£15,000 – £24,999.99	£30

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.

Classic Card

Card fee	no fee
Additional cardholder fee	no fee
Monthly borrowing interest rate	1.35%
	Representative 17.5% APR (Variable)
Cash withdrawals	2% of each withdrawal (minimum £1.50)

Representative Example

Representative 17.5% APR (variable) based on an assumed Credit Limit of £1,200.

Interest rate for purchases: 17.46% p.a. (variable).

Euro Charge Card

Card fee	€30 p.a.
Additional cardholder fee	no fee
	Representative 0.2% APR (Variable)
Cash withdrawals	2% of each withdrawal (minimum €3)

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.****US Dollar Gold Card**

Card fee	\$75 p.a.
Additional cardholder fee	no fee
	Representative 0.4% APR (Variable)
Cash withdrawals	2% of each withdrawal (minimum \$2)

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.**

The sterling amount for any non-sterling transactions on Coutts World, Gold and Classic Cards, the euro amount for any non-euro transactions on a Euro Charge Card and the US dollar amount on any non-US dollar transactions on a US Dollar Gold Card, will be calculated by applying the rate of exchange provided to us by MasterCard or Visa plus commission of 2.75%.

These fees are applicable from 1 February 2011, but they are reviewed from time to time and any changes will be notified to you in advance. Fees for individual services outside this standard tariff can be provided at any time upon request and will be advised to you when you first use the service.

For further details of any items described here, please contact your private banker.

Credit and other card facilities: over 18s only.

The Coutts US Dollar Gold Card and Euro Charge Card are issued by The Royal Bank of Scotland International Limited trading as Coutts. Registered office: P.O. Box 64, Royal Bank House, 71 Bath Street, St Helier, Jersey JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

APR stands for Annualised Percentage Rate and is the annual percentage rate of the total charge for credit.



Coutts & Co in the UK subscribes to the Lending Code

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