

# NatWest Black Card

## Representative Example:

Representative 19.7% APR (variable) based on a Credit Limit of £15,000.

Standard interest rate for purchases: 16.0% p.a. (variable).

Annual fee: £250.

## SUMMARY BOX

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

<b>APR</b>	Representative 19.7% APR (variable)			
<b>Interest Rates</b>	<b>Transaction Type</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>	
			<b>Simple</b>	<b>Effective</b>
	Purchases	1.241%	14.89% p.a.	16.00% p.a.
	Cash advances	1.575%	18.90% p.a.	20.63% p.a.
	Balance transfers	1.241%	14.89% p.a.	16.00% p.a.
	Money transfers	1.241%	14.89% p.a.	16.00% p.a.
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time.</li> <li>No interest free period for cash advances, money transfers or balance transfers.</li> </ul>			
<b>Interest Charging Information</b>	You will not pay interest on purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. Otherwise, the period over which interest is charged will be as follows:			
		<b>From</b>	<b>Until</b>	
	Purchases, cash advances, balance transfers and money transfers	Date debited to your account	Paid in full	
<b>Allocation of Payments</b>	<ul style="list-style-type: none"> <li>If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first.</li> <li>See General Condition 2(p) of your Credit Card Agreement for full details.</li> </ul>			
<b>Minimum Repayment</b>	<ul style="list-style-type: none"> <li>Each month, the greater of:                             <ol style="list-style-type: none"> <li>interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or</li> <li>£5.</li> </ol> </li> <li><b>Please note: we do not recommend that you only ever make the minimum payment.</b></li> </ul>			
<b>Credit Limit</b>	Minimum	£15,000		
	Maximum	Subject to status		
<b>Fees</b>	£250 annual fee.			
<b>Charges</b>	Cash advances	2%, minimum £2		
	Transactions in foreign currencies (Card transactions in a foreign currency will be converted into sterling at the rate of exchange determined by NatWest (either our own exchange rate or a rate provided by the card's scheme: Visa, MasterCard or any other card scheme) and which is prevailing at the date the amount is debited to the account)	2.75%		
	Copies of statements	£3		
	Returned payment	£5		
<b>Default Charges</b>	If your payment is late	£12		
	If you exceed your credit limit	£12		

Over 25s only, minimum income £75,000.

If you would like this information in Braille, large print or audio format please contact us on 0845 300 3699. Calls may be recorded.