

# Your NatWest Credit Card Account

## Checking your statement

Please keep all vouchers and till receipts when you use your card(s) and check them against your statement, remembering items you've ordered by post, phone or internet. The name or place description shown on your statement may not match what's on the voucher. If you don't recognise a purchase, or the amount shown is wrong, please call or write to us within **60 days** of receiving this statement.

Summary Box											
The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.											
<b>Interest-Free Period</b>	<b>For all customers:</b> <ul style="list-style-type: none"> <li>Maximum interest-free period is 56 days.</li> <li>Interest-free period only applies to purchases.</li> <li>To qualify for the interest-free period on purchases you must pay your balance in full and on time, and have paid the previous month's balance in full and on time.</li> <li>The interest-free period runs from the purchase date to the payment date shown on the statement on which it appears.</li> <li>This is subject to any interest-free special offer.</li> </ul>										
<b>Interest Charging Information</b>	You will not pay interest on purchases if you pay the balance in full and on time, and have paid the previous month's balance in full and on time. You will also not pay interest, or a lower rate will be charged, during certain special offer periods, including introductory offers and some promotional offers on purchases and balance transfers. You will be notified if this applies to you. Otherwise, the period over which interest is charged will be as follows: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td>Purchases, cash advances, balance transfers and money transfers</td> <td>Date debited to your account</td> <td>Repaid in full</td> </tr> </tbody> </table>			From	Until	Purchases, cash advances, balance transfers and money transfers	Date debited to your account	Repaid in full			
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<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 in the following order:               <ul style="list-style-type: none"> <li>to pay your contractual minimum payment;</li> <li>to pay any Instalment Plan fees;</li> <li>to pay any monthly Instalment Plan repayments (if you have more than one plan we'll first pay off the one which ends soonest);</li> <li>to pay the remaining sums shown on your current monthly statement (excluding Instalment Plans) according to their interest rate with the highest rate paid first.</li> </ul> </li> <li>See General Condition 6 of your Credit Card Agreement for full details.</li> </ul>										
<b>Minimum Repayment</b>	Your monthly Minimum Repayment calculation is shown on page 1 of this statement. We recommend that you pay more than your minimum payments if you can afford to.										
<b>Fees</b>	No annual fee unless otherwise shown on the front of this statement. Annual Fee of £24 applies for Clear Rate Credit Card and Reward Credit Card. If you take out an Instalment Plan, you will also pay an Instalment Plan fee; see General Condition 15 for further details.										
<b>Charges</b>	<table border="1" style="width: 100%; margin-top: 5px;"> <tbody> <tr> <td>Cash Fee (including gambling transactions and Money Transfers)</td> <td>3% handling fee</td> </tr> <tr> <td>Copies of statements</td> <td>£3 each</td> </tr> <tr> <td>Returned payment</td> <td>£10 each</td> </tr> </tbody> </table>		Cash Fee (including gambling transactions and Money Transfers)	3% handling fee	Copies of statements	£3 each	Returned payment	£10 each			
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<b>Foreign Usage</b>	Payment Scheme Exchange Rate <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>One or more of the following may apply:</th> <th>The NatWest Credit Card</th> <th>All other cards</th> </tr> </thead> <tbody> <tr> <td>Non-Sterling Transaction Fee</td> <td>0%</td> <td>2.75% of transaction</td> </tr> <tr> <td>Cash Fee</td> <td>3% handling fee</td> <td>3% handling fee</td> </tr> </tbody> </table>	One or more of the following may apply:	The NatWest Credit Card	All other cards	Non-Sterling Transaction Fee	0%	2.75% of transaction	Cash Fee	3% handling fee	3% handling fee	Rates can be found at: Mastercard – <a href="https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a> Visa – <a href="https://www.visa-europe.com/making-payments/exchange-rates">https://www.visa-europe.com/making-payments/exchange-rates</a>
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<b>Default Charges</b>	<table border="1" style="width: 100%; margin-top: 5px;"> <tbody> <tr> <td>If your payment is late by more than one day</td> <td>£12</td> </tr> <tr> <td>If you exceed your credit limit by more than £12</td> <td>£12</td> </tr> </tbody> </table>		If your payment is late by more than one day	£12	If you exceed your credit limit by more than £12	£12					
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We calculate interest using the daily interest rate (derived from the Annual Rate) on the average daily balance since your previous statement date. The amount of interest therefore increases the longer payment of cleared funds is delayed (even before the monthly payment date). Where applicable, the interest charge for the period between the statement date and full repayment appears on the following month's statement.

If the account is not paid in full, interest will be charged on the total statement balance and not just on the outstanding balance.

### Estimated interest

This is an indication of how much interest will show on your next statement and is based on assumptions including the following:

- The minimum payment amount is received on your next due date;
- You do not make any new transactions before your next statement is produced;
- There is no change to the interest rates applicable to your account.

The actual interest charged will be different if any of these assumptions are incorrect.

### Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to complain to the Ombudsman.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA.

## How to contact us

Please don't hesitate to call us if you have any queries about your account. You should ensure you have your card to hand when calling.

### Customer Service Numbers

The NatWest Credit Card/Reward/  
 Visa Low Rate/Classic/  
 Clear Rate Customers:

**0370 333 9091**

Gold Customers:

**0370 333 1993**

Platinum Customers:

**0370 909 3715**

World Mastercard® Customers:

**0345 300 8480**

If calling from abroad:

**+44 1268 508 018**

Minicom Number:

**0800 141 3999**

For Braille, large print and audio format:

**0370 333 9091**

Lines are open 24 hours.

### Correspondence Address

Should you need to write to us, please ensure you quote your card number on all correspondence. Our address is:  
**NatWest, Cards Customer Services, PO Box 5747,  
 Southend-on-Sea SS1 9AJ.**

### How to report a lost or stolen card

- Call us as soon as possible (lines are open 24 hours):

If calling from the UK:

**0370 600 0459**

If calling from abroad:

**+44 1268 500 813**

Minicom:

**0800 141 3999**

You may also report the loss to any bank displaying the Mastercard or Visa logo and confirm the loss on your return home.

- Destroy any additional cards with the same number. If your card does turn up after you've reported it lost, don't use it. Destroy it immediately. We will arrange to send replacement cards.

Calls may be recorded.

# Payments

## How to pay

We've listed below the different ways that you can pay your bill. Please bear in mind that working days are Monday to Friday, excluding weekends and bank holidays. Your payment date is shown on page 1 of your statement. Should you wish to amend your payment due date please contact customer services to discuss your request.

Payment method	Time to allow	How
<b>Direct Debit</b>	<ul style="list-style-type: none"> <li><b>Minimum/fixed amount</b> – payment is claimed 25 calendar days from statement date or shortly afterwards.</li> <li><b>Full amount</b> – payment is claimed 15 calendar days from statement date or shortly afterwards.</li> </ul>	<ul style="list-style-type: none"> <li>You can set up a monthly Direct Debit for a minimum, fixed or full amount over the phone or via NatWest Credit Card Online Services.</li> <li>To register for NatWest Credit Card Online Services simply visit <a href="http://www.natwest.com/cardservices">www.natwest.com/cardservices</a> and follow the on-screen instructions.</li> <li>Alternatively, call your relevant customer service number, see below or on the reverse of your card.</li> </ul>
<b>NatWest Mobile App</b> (NatWest current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> <li>App available on most smartphones to NatWest customers with Online Banking and a UK mobile number.</li> <li>Download the NatWest app from your relevant app store.</li> <li>Payment can be made by selecting your credit card and then 'Pay your credit card'.</li> </ul>
<b>NatWest Online Banking</b> (NatWest current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> <li>NatWest current account customers can register for Online Banking at <a href="http://www.natwest.com">www.natwest.com</a>.</li> <li>If you are already registered, log in and go to 'Payment – Pay your credit card' section and follow the on-screen instructions.</li> </ul>
<b>NatWest Telephone Banking</b> (NatWest current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> <li>NatWest current account customers can register for telephone banking by calling <b>0800 88 11 77</b> (Minicom <b>0800 404 6161</b>).</li> <li>If you are already registered for telephone banking, simply call <b>03457 888 444</b> at anytime to make a payment.</li> </ul>
<b>At any branch of NatWest over the counter</b>	<ul style="list-style-type: none"> <li>• 2 hours for cash payments*.</li> <li>• Up to 3 full working days for cheques paid in (funds must be cleared before payment is accepted).</li> </ul>	• Payment can be made by presenting your credit card, your bank giro credit slip or providing your credit card number.
<b>At NatWest branches by Single Branch Payment</b> (NatWest current account customers only)	• 2 hours via faster payment*.	<ul style="list-style-type: none"> <li>• Payments can be made from your current account via Chip and PIN once a record has been set up.</li> <li>• For assistance in setting up a Single Branch Payment visit the branch with your credit card details.</li> </ul>
<b>NatWest Credit Card Online Services</b>	• 2 working days for debit card payments.	<ul style="list-style-type: none"> <li>• To register for NatWest Credit Card Online Services visit <a href="http://www.natwest.com/cardservices">www.natwest.com/cardservices</a>.</li> <li>• Once registered follow the on-screen instructions.</li> </ul>
<b>By Post</b> (cheques should be sent to NatWest, Milton Keynes MK77 1SE)	<ul style="list-style-type: none"> <li>• Up to 7 full working days.</li> <li>• Funds must be cleared before payment is accepted.</li> </ul>	<ul style="list-style-type: none"> <li>• Cheques should be payable to NatWest (please write your card number after NatWest on the payee line).</li> <li>• Send cheque and completed bank giro credit slip.</li> <li>• Cheques shouldn't be post dated. If payment is received using a post dated cheque we accept no responsibility for loss of interest or charges incurred.</li> </ul>
<b>Other Banks' Online and Telephone Banking Services</b>	<ul style="list-style-type: none"> <li>• 2 hours for faster payments.</li> <li>• 3 full working days for other payments.</li> </ul>	<ul style="list-style-type: none"> <li>• Please quote your credit card number and sort code (both found on bank giro credit slip).</li> <li>• If a bank account number is requested, please quote 00000000.</li> <li>• Please note: you cannot use these details for a Chaps payment.</li> </ul>

### \*Faster Payments/Cash paid in at NatWest branches

The Faster Payments service allows participating banks to provide same day processing of electronic payments such as funds transfer, bill payments and standing orders. This means that payments to your NatWest credit card made on the internet, by telephone or in any branch of NatWest by Cash or Single Branch Payment will usually be applied to your available funds within 2 hours regardless of when the request is received. Payments may take longer to appear on your account (generally within 2 days) but will be back dated to the date the payment is made.

### Minimum amount Direct Debit

If a Direct Debit is set up to claim the minimum statement balance, any additional payments or refunds that reach your account up to 6 working days before the due date will not reduce the amount due to claim. If the full statement balance has been manually paid the Direct Debit will not claim to avoid the account going into credit, and if the minimum payment is greater than your balance we will reduce the amount claimed to avoid your account going into credit.

### Fixed amount Direct Debit

If a Direct Debit is set up to claim a fixed payment amount, any additional payments or refunds that reach your account up to 6 working days before the due date will not reduce the amount due to claim. If the full statement balance has been manually paid the Direct Debit will not claim to avoid the account going into credit. However, if transactions have been made on your account since the date of your most recent statement the fixed amount may still claim, as a fixed Direct Debit will claim if there is an outstanding balance on your account.

If the fixed payment is not enough to cover your minimum payment, we will increase the amount we take to cover the minimum payment amount.

If the fixed payment is greater than your balance, we will reduce the amount we take to avoid your account going into credit.

### Full amount Direct Debit

If a Direct Debit is set up to claim the full statement balance, any additional payments or refunds that reach your account up to 6 working days before the due date will reduce or cancel out the amount claimed by the Direct Debit.

### Payments from your card

Balance transfer, money transfer and electronic money transfer payments from your card will be completed within 1 working day of us receiving the payment instructions, unless circumstances beyond our reasonable control prevent this. We are not responsible for other financial institutions' timescales when they are involved in processing payments, for example, when you make a payment to an account held with another bank.

For purchases, we will debit your credit card account with a payment on the same day that we receive the payment instruction. This is usually within 2 or 3 days of the transaction date but depends on when the merchant processes its card transactions.