

Your accessible Visa Debit card with contactless



Royal Bank
of Scotland

Your new debit card has arrived

Your Visa Debit card is a handy way to pay whether you're popping down to the shops or travelling abroad.

Use your Visa Debit card at over 29 million retail outlets and a million cash machines worldwide – there may be charges to use it abroad.



We're here to help

The features of your card will make things easier if you have a variety of different impairments, or if you're using the card in poor lighting conditions. Your card may look and feel different, but it works just like your old card and is just as secure.

Your card has three unique features

- A series of raised dots so you'll know it's your Royal Bank of Scotland Visa Debit card.
- A carved out notch on the side of the card, so you can work out which way to insert your card into a cash machine or card reader.
- Flat print (unembossed) design including a large font telephone number on the back of the card that will be easier for you to read.

How to use your card

To insert your card into a cash machine or card reader, make sure you're holding the card with the number and raised dots facing up, and the carved notch nearest you.

Pay in less than a second

The four-bar symbol on your card means it's contactless and that you now have a super-quick, no-fuss way to pay for anything that comes to £45 or less. It only takes a second to pay for everyday essentials like a coffee, lunch, travel or newspaper. So in future, whenever you see the contactless symbol, all you have to do is tell the retailer you want to pay by contactless and touch your card against the card reader.



Look out for the contactless symbol at lots of high street supermarkets, chemists, fast food restaurants and coffee shops.



Look for the contactless symbol when paying



Simply touch your contactless card against the card reader



A beep or green light shows your payment is being processed



Your payment is approved

Debit card charges and foreign transactions

Debit card charges

Transaction type	Charges
Sterling cash withdrawals from any UK cash machine (ATM)	No charge. (We won't charge you for using your card at a cash machine (ATM) in the UK but other companies may do. You'll be told on screen about any charges before you withdraw cash.)
Sterling cash withdrawals from any Royal Bank branch in the UK, the Channel Islands, Isle of Man or Gibraltar	
Sterling cash withdrawals in the UK in any bank, travel agent, bureau de change or other outlet displaying the Visa logo	
Purchase of foreign currency or travellers cheques in the UK	
Foreign currency withdrawal from any cash machine (ATM) in the UK	We will charge a Non-Sterling Transaction Fee of 2.75% of the value of the transaction. If you elect for the transaction to be converted into Sterling at the point of sale or withdrawal, we will not charge a Non-Sterling Transaction Fee, however the transaction handler may charge you a separate fee.
Cash withdrawals or the purchase of currency or travellers cheques outside the UK (standard commission rates apply)	
Purchases made outside the UK (for example, purchasing goods in a shop)	We will charge a Non-Sterling Transaction Fee of 2.75% of the value of the transaction.
Purchases made anywhere in a foreign currency (for example, online/ telephone purchases made in or outside the UK)	

Where a charge in the table above is stated as a percentage, this is a percentage of the sterling transaction amount.

Visa Payment Scheme Exchange Rate

Any transaction made in a foreign currency using your debit card or savings account card is converted by us into Sterling using the Visa Payment Scheme Exchange Rate. To see the up-to-date rates used for debit cards and savings account cards visit [visaeurope.com](https://www.visaeurope.com) and click on the Cardholders section.

Let us know your travel plans



Using your Visa Debit card abroad? Let us know where you're going at least 24 hours before. That way any payments you make are less likely to be blocked by our transaction monitoring systems.

If you're signed up for digital banking, you can log on and register your trip online. Alternatively, pop into your local branch and let us know.

Safe and secure

You can make contactless payments with your card and to trigger this all you need to do is buy something using chip and PIN.

We limit contactless payments to £45 but we might ask you for your PIN as extra security.

Contactless payments are as secure as chip and PIN and you get exactly the same money-back guarantee if you're ever a victim of fraud.



Keep your card details safe when banking or shopping online.

We'll never ask for your card PIN or your full online PIN or password. If we think someone else is trying to use your card we may contact you by phone or text, or ask the retailer to contact us to check a payment.

Remember



Don't click on suspicious emails with links or attachments – these can be used to steal your details



Always shield your PIN in shops or at cash machines

Purchase protection

If you pay for goods or services with your Visa Debit card and they don't arrive, or are damaged when they do, we could help you get your money back.

This may include companies who have gone into administration before you have received the goods or services.

If you are unable to agree resolution with the retailer then contact your branch for help.

What else do you need to know?

Before paying, make sure there's enough money in your account, as not all retailers check with the bank before you pay.

If your Visa Debit card is lost or stolen...

Call us immediately on:



0370 600 0459

(Minicom 0800 404 6160)

Emergency Cash

You can take up to £300 from your account without your card at one of our cash machines if you are a digital/telephone banking customer. Or up to £60 if you aren't. You'll need to have enough in your account to cover what you take out, minimum £20.

For more information



Talk to us in branch



Visit **[rbs.co.uk/contactless](https://www.rbs.co.uk/contactless)**



Call us on **03457 24 24 24**

(Minicom 0800 404 6160)

Calls may be recorded.

Remember you can opt in or opt out of marketing communications at any time by calling us or visiting your branch.



Use your Visa Debit card wherever you see the Visa logo.



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