

MyRewards Terms

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1 What is MyRewards?

MyRewards is a reward based programme where you can earn points (known as 'Rewards') by using your Royal Bank of Scotland products. Throughout these terms we (The Royal Bank of Scotland plc) will explain how you can earn Rewards and what you can do with your Rewards once you've earned them.

MyRewards is managed on our behalf by Reward. Reward is the trading name of Sports Loyalty Card Limited; a limited company registered in England and Wales (Company Number 04158111) with its registered office at 71 Queen Victoria Street, London, EC4V 4BE.

These terms apply to the MyRewards service and form part of the agreement between you and us. Your Core Terms (which set out general terms for using your account) should be read together with these Terms. Your Core Terms are:

- Your Current Account Terms (if you have a current account with us); and/or
- Your Royal Bank of Scotland credit card agreement including the General Conditions (if you have a credit card with us).

2 How to set up your MyRewards

MyRewards is the account where your Rewards will be collected. To use your Rewards, you can set up your MyRewards online by visiting rbs.co.uk/myrewards.

If you already have MyRewards and you open another Royal Bank of Scotland product which earns Rewards, any Rewards you earn on that product will be added to your existing MyRewards.

If you're unable to access the internet, you can use your Rewards by calling the Customer Service team on 0345 030 3104 (Minicom 0800 027 1396).

3 Earning Rewards

(a) What are Rewards and how do you earn them?

Rewards are points you can earn by making certain transactions on your account.

The way you can earn Rewards and the number of Rewards you earn will be different depending on which account you have with us. The table below explains how you can earn Rewards on different accounts and how many Rewards you'll earn:

What account do you have?	How you can earn Rewards	How many Rewards will you earn?
<ul style="list-style-type: none">RewardReward SilverReward Platinum	<p>You can earn Rewards in 3 different ways:</p> <ol style="list-style-type: none">2 or more Direct Debits are debited from your account to pay for goods and/or services each calendar month;you log on to the Royal Bank of Scotland Mobile Banking app at least once each calendar month; andyou pay for things with your debit card at one of our retail partners. <p>Please note:</p> <ul style="list-style-type: none">The Direct Debits must debit from one account (i.e. your Reward, Reward Silver or Reward Platinum account) to earn Rewards.You'll earn Rewards on debit cards issued on any Royal Bank of Scotland current account you have (excluding a Basic Account, Foundation Account or current account mortgage product).	<ol style="list-style-type: none">2.00 Rewards per month for each of the 2 required Direct Debits. 4 Rewards in total (equivalent to £4 per month).1.00 Reward per month (a £1 refund in Rewards towards the monthly account fee you paid).At least 1% on whatever you spend at one of our retail partners.

<ul style="list-style-type: none"> • Premier Reward • Reward Black 	<p>You can earn Rewards in 3 different ways:</p> <ol style="list-style-type: none"> 1) 2 or more Direct Debits are debited from your account to pay for goods and/or services each calendar month; 2) you log on to the Royal Bank of Scotland Mobile Banking app at least once each calendar month; and 3) you pay for things with your debit card at one of our retail partners. <p>Please note:</p> <ul style="list-style-type: none"> • The Direct Debits must debit from one account (i.e. your Premier Reward or Reward Black account) to earn Rewards. • You'll earn Rewards on debit cards issued on any Royal Bank of Scotland current account you have (excluding a Basic Account, Foundation Account or current account mortgage product). 	<ol style="list-style-type: none"> 1) 4.50 Rewards per month for each of the 2 required Direct Debits. 9 Rewards in total (equivalent to £9 per month). 2) 1.00 Reward per month (a £1 refund in Rewards towards the monthly account fee you paid). 3) At least 1% on whatever you spend at one of our retail partners.
<ul style="list-style-type: none"> • Student Account • Graduate Account • Select Account • Select Silver Account • Select Platinum Account • Black Account • Tailored Account <p>and you joined the MyRewards service (formerly the Cashback Plus service) before 12 October 2015.</p>	<p>You can earn Rewards by paying for things with your debit card at one of our retail partners.</p> <p>This includes any Royal Bank of Scotland debit card in your name (excluding any debit cards issued on a Basic Account, Foundation Account or current account mortgage product).</p>	<ul style="list-style-type: none"> • At least 1% on whatever you spend.
<ul style="list-style-type: none"> • Reward Credit Card 	<p>You can earn Rewards by paying for things with your credit card anywhere, whether in or outside the UK.</p>	<ul style="list-style-type: none"> • At least 0.25% on whatever you spend.
<ul style="list-style-type: none"> • Reward Black Credit Card 	<p>You can earn Rewards by paying for things with your credit card anywhere, whether in or outside the UK.</p>	<ul style="list-style-type: none"> • At least 0.5% on whatever you spend.

- If you open an account that earns Rewards and you don't already have MyRewards, you'll start to earn Rewards by paying for things on your debit card or credit card the next business day after you open that account.
- The list of debit card **retail partners** is available on rbs.co.uk/myrewards along with the percentage of Rewards that can be earned from each retail partner. Our retail partners will change from time to time.
- Sometimes we'll provide short-term offers (for example Direct Debit offers or offers from additional retailers) that allow you to earn additional Rewards.
- Your Rewards are personal to you and can't be transferred to another party.
- The minimum Rewards you can earn from one debit card or credit card transaction is 0.01 Reward.

(b) Joint accounts (current accounts)

If you have a joint account, each of you will have your own MyRewards.

Joint account holders can earn Rewards on their own debit card.

Only one joint account holder needs to log into our mobile banking app to earn the Rewards. You won't earn more Rewards if all joint account holders log in during that month.

Only one joint account holder can receive the Rewards from Direct Debits and logging into our mobile banking app. You'll be able to choose which account holder will receive these Rewards into their MyRewards when you open your Reward current account. If you don't choose, one of the joint account holders will be automatically selected. You can change this at any time.

You can check and change which account holder receives Rewards by going to rbs.co.uk/myrewards or by calling 0345 030 3104 (Minicom 0800 027 1396). Please note that you can only change which account holder receives Rewards once in a 30 day period.

(c) Additional cardholders (credit cards)

Any Rewards earned from using an additional card issued with the Reward Credit Card or Reward Black Credit Card will be added to the primary account holder's MyRewards.

(d) Payments which won't earn Rewards

There are some payments where you'll not earn Rewards:

	Rewards won't be paid on the following payments/purchases
Direct Debits	Direct Debits that are: <ul style="list-style-type: none"> • Under £2 on Reward, Reward Silver or Reward Platinum accounts; • under £4.50 on Premier Reward or Reward Black accounts; • rejected or unpaid; • SEPA Direct Debits.

Purchases using your Royal Bank of Scotland debit card, your Reward Credit Card or your Reward Black Credit Card	<ul style="list-style-type: none"> • purchases which are for business purposes; • repaying borrowing and all bill payments, including credit card and store card bill payments; • purchase (including topping up) of payment cards, vouchers, foreign currency or travellers cheques; • gambling transactions (including a payment to a merchant we identify as being in the business of gambling, even if not for a bet); • Royal Bank of Scotland interest, fees or charges; • purchases which are specifically excluded from earning Rewards by the retail partner (a list of which can be found at rbs.co.uk/myrewards under “Exclusions”).
Purchases using your Royal Bank of Scotland debit card	<ul style="list-style-type: none"> • cashback requested at point of sale when you made a payment using your debit card; • payments not in Sterling; • payments outside the UK.
Purchases using your Reward Credit Card or your Reward Black Credit Card	<ul style="list-style-type: none"> • balance transfers where we pay your debt to another financial institution and charge it to your credit card.

If you pay for something using your debit card or credit card but you decide to return or cancel your order then we'll adjust your Rewards balance to reflect this. If you use your Rewards balance before returning or cancelling your order then we may contact you regarding the use of MyRewards. If we have to contact you twice following this kind of activity on your account then we may suspend your MyRewards immediately.

4 How you can use your Rewards

Rewards will be displayed as 'on their way' for 35 days. This means that the Rewards have been recorded but are not available to use. Once the Rewards are ready, they'll be shown as 'available'.

After your Rewards become available and you've earned the equivalent of **£5 or more** in Rewards, you can exchange them (5.00 Rewards = £5 when exchanged). You have three options to use your Rewards:

BANK IT	Exchange your Rewards for money which is transferred to your current account or to your credit card.
TRADE UP	Exchange your Rewards for vouchers or tickets which you can use at selected retailers.
DONATE IT	Exchange your Rewards for money which you can donate to a participating charity.

Please note:

- Your Rewards have no monetary value until they are exchanged.
- You can't change or cancel your option after you've confirmed it.
- Some exchange options and special offers may only be available for a short period of time and they may require a minimum Rewards balance. Any restrictions will be explained at rbs.co.uk/myrewards.

5 How we'll get in touch with you and how we use your information

(a) Communications from us

If you give us your email address and/or mobile number, we'll use these to send service related information to you including:

- reminding you about your MyRewards balance; and
- alerting you to any concerns we have about the activity on your MyRewards.

We'll also send you information about how to make the most of MyRewards, including:

- making you aware of other products or services we offer which pay Rewards; and
- reminding you about who our retail partners are and telling you about any short-term offers.

If you'd prefer not to receive communications about how to make the most of MyRewards, please let us know by amending your settings at rbs.co.uk/myrewards or by calling 0345 030 3104 (Minicom 0800 027 1396).

(b) Keeping your details up to date

If you change your email address or mobile number then you must update these details at rbs.co.uk/myrewards or by calling 0345 030 3104 (Minicom 0800 027 1396).

If you change your email address or mobile number at rbs.co.uk/myrewards or by calling the Customer Service Team, this change will **only** apply to the MyRewards service. You must also update your details for your other Royal Bank of Scotland products and services by contacting your local branch, calling our telephone banking service on 03457 242424 (Minicom 0800 404 6160) or through online banking.

(c) How we use your information

We'll use and share your information with Reward in accordance with General Term 14 of Your Current Account Terms and your Royal Bank of Scotland credit card agreement to the extent needed for them to provide the MyRewards service to you.

Reward will also use your information to:

- set up and manage your MyRewards;
- send you regular communications about your MyRewards, including reminding you of your Rewards balance, our retail partners and any short-term offers;
- analyse your transactions so that we can understand the way you like to use your accounts and your lifestyle and purchasing preferences so that we can provide you with MyRewards offers from retail partners which may be of interest to you.

6 Security

You must keep your security details safe (including any passwords or log-in details).

If you fail to keep your details safe and someone else accesses your MyRewards, we won't be liable for any loss suffered.

7 Changing the MyRewards service

If we have a valid reason for doing so, we can make changes to these Terms. We'll give you at least 30 days' notice before we do this. We'll email you about these changes to the email address you gave us. If you didn't give us an email address then we'll send you notice of the changes in the post to the address we hold for you. If you're unhappy with the changes you can close your current account or your credit card.

8 Suspending or closing your MyRewards

(a) When we can suspend your MyRewards

We may suspend your MyRewards immediately if:

- we reasonably suspect that you're using your MyRewards for business purposes;
- we contacted you about inappropriate activity on your MyRewards; or
- you break any of the terms which apply to your current account or your credit card.

If we suspend your MyRewards then you'll stop earning Rewards and you won't be able to exchange your Rewards balance.

(b) Closing your MyRewards

If you or we close your current account in accordance with Your Current Account Terms or your credit card in accordance with your Royal Bank of Scotland credit card agreement then your MyRewards will also close.

After your MyRewards is closed, you'll have 90 days to use your Rewards balance. You can **only** exchange your Rewards balance for money and transfer it into a bank account (the account doesn't need to be held with the Royal Bank of Scotland) by contacting the Customer Service Team on 0345 030 3104 (Minicom 0800 027 1396).

If you close a Reward current account or Reward credit card, your MyRewards will remain open if you have another Reward current account or Reward credit card (for example, if you have a Reward Platinum and a Reward Credit Card and you close your Reward Credit Card, your MyRewards will remain open and you'll continue to earn Rewards on your Reward Platinum).

9 Availability of the MyRewards service and our liability

There may be times when the MyRewards service is unavailable for you to use due to maintenance or upgrades to systems used to provide the MyRewards service or outages in our phone network.

We won't be liable to refund you for any losses caused by circumstances beyond our control (i.e. the situation was abnormal or unforeseeable), for example, due to extreme weather, terrorist activity or industrial action.

Braille, large print or audio format?

If you'd like this information in another format, call us on **03457 24 24 24** (Minicom 0800 404 6160)

The product(s) mentioned in this literature is/are covered by the Financial Services Compensation Scheme (FSCS).

The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations.

For further information about the compensation provided by the FSCS, refer to the FSCS website www.FSCS.org.uk

Our main business is banking and financial services. We will provide you with banking services in accordance with the terms which apply to your account. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are entered on the Financial Services Register and our registration number is 114724.

Calls may be recorded.

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