NatWest Credit Card Terms and Conditions

NatWest

Credit Card Agreement regulated by the Consumer Credit Act 1974

Section 1: Specific terms and conditions for your chosen card

You are the main cardholder and the borrower. This means you are responsible for paying us what is owed under this agreement.

Our details and our contact information

Our name: National Westminster Bank Plc.

Our address: Cards Customer Services, PO Box 5747, Southend-on-Sea SS1 9AJ.

We are the lender (or creditor) under this agreement. We are authorised and regulated by the Financial Conduct Authority for consumer credit activities and our registration number is 121878. Our registered address is 250 Bishopsgate, London EC2M 4AA.

A. Useful contact details

- To report lost or stolen cards, unauthorised transactions or other security concerns call us on **0370 600 0459** (Relay UK **18001 0370 600 0459**) or **+44 1268 500 813** from outside the UK. You can report your card lost or damaged in the app or via Online Banking. Where your card is stolen you must call us.
- For any other credit card enquiries call **0370 333 9091** (Relay UK **18001 0370 333 9091**) or **+44 1268 508 018** from outside the UK.

If you can't call us, you can write to us at our address shown above. We don't recommend writing to us if it's urgent.

B. What's your credit limit?

Your credit limit is £XXXX. We'll normally tell you at least two weeks before we change it. The balance on your credit card account mustn't go over your applicable credit limit.

C. What interest rates do you pay?

C.1 Our standard rates

These rates are variable, so we can change them. Some purchases can benefit from a period when we don't charge interest for up to 56 days. See General Conditions 4.3 for more information.

C.2 Special offer rates

We sometimes give you **special offer rates** that apply for a set time to certain balances or ways you use your card. These rates will apply to any applicable balances or transactions we tell you about instead of the standard rates above. If you qualify for a special offer we'll let you know.

You'll be able to see all the **special offer rates** applicable to your account by downloading your statement in the mobile app, via Online Banking or by calling us.

C.3 Instalment plans

We don't charge interest on balances in active **instalment plans**. Instead we charge you a fixed monthly instalment plan fee. For more information see General Conditions 3.

C.4 Interest on fees

We don't charge interest on most of our fees. We'll only charge interest on those we say below attract interest. Interest on fees will be charged at the standard rate that applies to purchases.

D. What's the APR for your account?

APR stands for "the annual percentage rate of charge". It gives you an idea of the costs of your borrowing, taking account of fees and charges. We follow regulatory rules to calculate it. It helps you compare this credit card to other credit cards on the market.

XX.X% APR (variable)

Regulatory rules mean that we use these assumptions to calculate your APR:

- You make a purchase costing the amount of your initial or assumed credit limit on day one of your agreement;
- We charge interest from day 1 at the standard purchase rate;
- You don't use your card again and you pay off this purchase and the interest in 12 equal monthly payments, starting a month after you made the purchase.

If you used your card in this way, the total amount payable for this purchase, including interest, would be £XXXX.XX.

E. What fees can we charge?

Fees we charge	What we charge	Do we charge interest on the fee?
A Money Advance fee	We charge a fee of 3% of the amount of each money advance or money transfer you make.	No
Instalment Plan fee	We'll charge you a monthly fee if you set up an instalment plan (we explain in General Conditions 3.1 how you can use these). We'll tell you how much this is in the app before you decide to activate a plan.	No
Balance Transfer fee	We'll only charge you this fee if we've told you a fee is payable as part of a balance transfer special offer. We'll explain if you need to pay a fee and how much it will be when we tell you about the special offer.	No
Non-Sterling Transaction fee	For any transaction made in a foreign currency, we'll charge 2.75% of the British sterling (£) value of the transaction.	Yes
Annual fee	There's no annual fee on this account. If we mention an annual fee, it won't apply to your account.	N/A
Enforcement Costs	If you breach this agreement and we have to enforce payment, you will need to pay our reasonable enforcement costs (which we might incur before or after we obtain a court order against you). This can include our costs to find you if you have not kept your contact details up to date.	

F. How repayments work

Each month there's a balance on your account, you'll need to make a minimum payment. You'll find out how much that is, and the date you must pay it by, in your monthly statement, in the app or in your online account.

F.1 Your normal minimum payment

If your account was opened on or after 1 December 2010, your minimum payment will be whichever one of these calculations gives the bigger amount:

- **This:** £5 or the full balance if less than £5;
- **Or this:** The following amounts all added together: that month's interest + any monthly instalment plan fees payable that month + 1% of the remaining balance (including instalment plan balances);
- **Or this:** The following amounts all added together: 2.25% of the remaining balance (including instalment plan balances) + any monthly instalment plan fees payable that month.

Or

If your account was opened on or before 30 November 2010, your minimum payment will be whichever one of these calculations gives the bigger amount:

- **This:** £5 or the full balance if less than £5;
- **Or this:** The following amounts all added together: 2.25% of the remaining balance (including instalment plan balances) + any monthly instalment plan fees payable that month.

F.2 Missing payments or paying late

In some circumstances we might allow you to pay less or miss a minimum payment. These amounts would not then be treated as arrears on your account, but we'll still charge you interest unless we tell you otherwise. In some cases, where you have missed payments, we may let you know in writing that we will no longer treat them as arrears on your account, but they will still be part of your account balance.

Important: If you miss any payments this can impact your credit score and make obtaining credit more difficult. It might also result in us taking court action. If you still do not pay what you owe, a court order could be enforced against you and (except in Scotland) your home may be repossessed. Please contact us if you are having difficulty making payments.

F.3 Payments to instalment plans

If you've set up any instalment plans, we'll also let you know the total amount you'll need to pay to cover your minimum payment and instalment plan monthly payments. In your statement you'll also be shown other payment options, such as how much your minimum payment would be. You'll only breach this agreement if you don't pay us enough to cover your minimum payment each month.

G. Your 14 days' right to change your mind

You have a legal right to cancel this agreement any time up until 14 days after you receive your first card.

To cancel, just let us know using the details for "any other credit card enquiries" above. You'll have to pay back any balance and any interest within 30 days. You won't have to pay any fees or other charges. You can also find out your balance and daily interest charges by calling us on the same number. Payment can be made by using the mobile app, navigating to your Credit Card and selecting Pay my Card.

H. Moving onto NatWest Systems from Sainsbury's Bank

When your account first migrates to our system during the switch over period, you may not be able to access the full functionality of some of our services for a short period of time. To help avoid disruption to your plans, please think about what you may need during the switch over period. You might want to make some transactions or use certain services before the switch over period.

Section 2: General Conditions

In this section of the agreement, you'll find information that applies to all our credit card products.

1. How we'll keep in touch with you and send you information

1.1 How we'll contact you

As well as the address shown in section 1, if you've given us a phone number, a mobile number and/or an email address, we can use them to contact you.

If you register to use online or mobile banking, we can also send you notifications or secure messages to your inbox.

Depending on how we contact you, we will send you messages, texts, PDFs, or other electronic documents that the technology supports being sent in that way.

Important: It's important you tell us if any of your contact details change or if you stop using any of them. It's also important you keep software up to date on your electronic devices so you can still receive communications from us. If you don't keep things up to date you might not get important information.

We'll use English when we write or speak to you. Please let us know if you need us to consider sending you information in any other ways. **Banking My Way** is our free service that allows you to record information about any support or adjustments that you need to make using our services easier, for example, your finances may have changed or you may have been diagnosed with a serious illness. We offer free translation services too. For more information, visit **natwest.com/banking-my-way** or get in touch. Banking My Way is also available in your online account and our mobile app.

1.2 We'll send you regular statements

If you have used your account or have a balance on your account, you'll normally get monthly statements. We can send you less frequent statements if you don't use your account. We'll send statements to one of the contact details we have for you.

We'll produce regular statements for you, normally on the same day every month. You can ask us to change your statement date. We'll normally carry out all required calculations of what's happened on your account on the date shown on your statement. But if that date falls on a non-business day, the calculations will be made on the last business day before then. We always refer to the date we do the calculations as the **statement date**.

When we talk about a **business day**, we mean any day except weekends, and bank holidays.

Your statement will show payments in and out and how your balance is broken down between different types of spend, the interest rates that apply and if you have any active instalment plans. It'll tell you the minimum payment you need to pay to ensure you don't breach the agreement. We'll also tell you the minimum amount to pay to keep your instalment plans active.

You can find up to date information on your account and your minimum payment in the app or in your online account. You can also manage features of your account there. If you don't receive a statement, you will find details of what you need to pay there or by contacting us on the details shown in Section 1A.

Important: It's a good idea to pay more than the minimum amounts we tell you about. You'll pay off what you owe sooner and pay less interest overall.

2. What you need to know about using your credit card account

2.1 Using your card and the card details

Setting up a credit card account: We'll set up your account as soon as we approve your application. It shows your spending on the card account and all other sums you owe us. You can access your account online or using the app using security credentials that you've set up. Your account will have an account number, which will be the same as the main cardholder's card.

Getting your card: We'll send you a plastic card in the post, which you can use to make face to face payments or to withdraw cash from cash machines. We'll send you a PIN separately to use with the card (which you can change at a cash machine). You can also view your full card details and your PIN in the app. Your card will show the logo of the **card scheme** (such as Mastercard or Visa) it's connected with.

Using your card details: You can also spend using your card details, for example online or over the phone. Card details can be loaded into mobile or electronic wallets. This lets you pay using your phone. You'll find the instructions on your phone to set this up. The card scheme we use might also let you store a secure version of your card details and other personal information to share with retailers you want to take payments. This lets you make payments without needing to provide the details printed on your card.

Where can you use your card? You can use your card to make payments wherever the person you are paying accepts those type of cards. However, some companies may not accept payment from your credit card for the particular payment you want to make.

Card expiry and replacement: Cards have an expiry date shown on the card. After this date the card and its details can't be used. Cards belong to us. We can replace your card with a different one at any time, even if the card is still in date. A replacement card might show different card details and/or a different card scheme. A change to your card details might also change your account details. If your card expires or we replace it, securely stored versions of your card details can normally still be used until they're automatically updated, or you replace them. If we're unable to update card details you've provided to retailers to take payments automatically, you may need to update them yourself.

2.2 Different ways to spend using your credit card account

It's important to understand the different ways you can use your card because different interest rates and charges apply to them. There may also be limits on how much you can spend for some transactions. In some cases, you can also benefit from an interest free period on purchases. We explain how that works in 4.3 where we tell you more about how we calculate interest.

You can make purchases

Most of the time, when you use your card or the card details to pay for goods or services (e.g. in a shop, restaurant, an online store, or if you're paying a bill), you'll be making the type of transaction we call "purchases". This is likely to be the type of transaction you make most.

You can make balance transfers

These are when you ask us to pay off another credit card balance in your name. You can only pay off a balance that is more than £100. You can't pay off a credit card balance you owe to a company that's part of the NatWest Group.

We don't allow you to make a balance transfer of an amount that's more than 95% of your credit limit. You need to have enough of your credit limit available for the balance transfer you've requested.

Here's an example:

If your credit limit is £5,000:

- we won't allow you to make a balance transfer of £4,800 (as that is more than 95% of £5,000)
- you could make a balance transfer of £4,750 (as this is the maximum, 95% of £5,000)
- BUT if you had spent £2,000 on your card then we wouldn't be able to process a balance transfer request for £4,750 (as this would take you over your £5,000 credit limit)

We'll normally action your balance transfer request on the same day. If it's a non-business day, we'll action it the next business day. If we receive your request after 6pm, we'll action it the next business day.

A balance transfer will appear on your account the day after we send the payment.

You can make money advances

You can use your card to get cash or currency. You can also use your card to pay for services that we treat as similar to you getting cash. We treat these as "money advances":

- Using a cash machine to get cash, currency or other services (such as mobile top ups). There'll be a maximum amount you can withdraw each day using a cash machine. You can check your daily limit by asking us and we can change it at any time.
- Buying currency, travellers' cheques over a counter, including if this is provided by loading funds or topping up funds on a pre-paid card.
- Making a payment to a business that then arranges to pay the money to other people, such as a money transfer business, or where you load funds into another account that is used to transfer money to other people.
- Any spend you make with businesses who process all their transactions through the card scheme as if they are money advances.

You can make money transfers

These are when you ask us to pay money from your credit card account into your bank account. We'll normally ask you for your bank details when you do this.

We'll usually action your money transfer request on the same day, unless it's a non-business day, in which case we'll action it the next business day. If we receive your request after 6pm, we'll action it the next business day.

There's a spending limit on money advances and money transfers

Important: You might not be able to use all your credit limit for money advances and money transfers as we might have set a limit for these lower than your credit limit. We'll set a limit on how much of your account balance can be made up of total spend on both money advances and money transfers. We can change this limit.

You can't use your card for any of these things

- To help you or someone else to do anything illegal.
- To spend on gambling. We block this type of spend, but that may also stop you using your card to buy things from a business that operates as a gambling business (for example, it might stop you using your card to buy drinks in a casino). If you had a card with us prior to us banning gambling transactions, these will have been treated as money advances.
- To buy or invest in all types of cryptoassets (including central bank digital currencies, non-fungible tokens and stablecoins).
- To get cash back in stores.
- To pay for business spending of a business you own or run.
- Unless we tell you otherwise, to make balance transfers or money transfers to any accounts other than those you own.

How we work out what type of spend it is

When you spend on your card, the person you pay will use a special code that tells us the types of transaction it is. Occasionally, the merchant may have done this wrongly. If you think there's been an error, contact us.

When transactions show on your account

Where you want to make a payment to a retailer, we're normally told about it quickly so that we can authorise it. When we authorise the payment, we show it as a pending transaction. We'll take pending transactions into account when calculating spending limits on your account, but they won't appear on your account balance until we have released the funds. This normally happens the next business day, but it can be longer if the retailer takes time to complete the payment. In some cases, purchases can be made without us authorising them at the time. In these cases, there may be a delay before they appear on your account.

2.3 Authorising companies to take payment for an amount you don't yet know

This can happen when you're asked to provide a card to cover future payments, such as in a hotel or at automatic petrol pumps. The company will then ask you to authorise a set amount. We'll block this amount on your account to make sure it's available when the company puts through your final transaction. This means your available credit will be reduced while the block is in place. We'll release the block at the same time we put through the final purchase made with the card. But if there's nothing to pay or you don't settle the final bill on your card, it can take us up to seven days to release the block.

2.4 What happens if you spend in foreign currencies?

Sometimes the company you're spending with will allow you to convert the amount to sterling when you're paying. Any charges and the exchange rate they were using should have been made clear to you at that time. We'll add the sterling amount you were told to pay to your account.

If you pay in a foreign currency, we'll use the exchange rate of the card scheme shown on your card to convert these amounts to sterling before we add the amount to your account balance. The currency exchange will take place when the card scheme processes the transaction, just before they pass it to us. The card scheme rate changes all the time. Our Card Currency Calculator displays the current scheme rates as well as giving some currency comparisons to the European Central Bank rate.

To get more information on these exchange rates, visit **natwest.com** and search 'card currency calculator'.

2.5 Using your card and card details in different locations

To help prevent and detect fraud, we may use data from the devices you use, such as mobile phones or tablets, including location information or other data. For instance, if we suspect fraudulent activity on your account, we might verify whether you are in the same country where your payments are being made. If you choose to mask or withhold your device information, it could impact your ability to use your card for certain transactions or apply for other products with us.

3. How you might be able to use instalment plans to pay back amounts you owe

We sometimes give you the option to move existing spend into an "instalment plan" to help you pay it off in fixed amounts, while at the same time paying less in interest.

3.1 What is an instalment plan?

Instalment plans are designed to help you budget to pay off certain balances faster in fixed monthly amounts.

We'll charge you a fixed monthly fee on balances in an instalment plan, but you won't pay any interest. The amount of the fee will always work out less than what you would've paid in interest if you hadn't moved the balance but had made the same amount in repayments over the same timeframe. If we reduce any of your interest rates after you've set up an instalment plan, any instalment plan fees won't be adjusted, so you'll need to check you're still paying less if you keep a balance in an instalment plan.

3.2 When are you eligible to use instalment plans?

You'll need to set up your account on the app. You can only set up an instalment plan if we tell you one is available in the app. This depends on how you have used your account. They are only available for certain transactions we tell you. These are likely to be larger value purchases and balance transfers that don't (or soon won't) benefit from a special offer rate of interest.

3.3 If you're eligible to set up an instalment plan, how does it work?

We'll tell you:

- which parts of your balance you can choose to move into an instalment plan;
- what number of repayments you can choose to pay off this balance;
- the "instalment plan fee" we'll charge each month instead of the interest rate that currently applies.

We'll give you an illustration to help you understand how the cost savings work.

You'll need to move the balance by the cut-off date we tell you and the instalment plan will go live from your next statement date.

3.4 How do repayments work on instalment plans?

If you want to keep your instalment plans in place, you need to make sure you pay enough to cover their repayments. But you'll only breach the agreement if you don't pay the minimum payment.

When you set up an instalment plan and select the number of repayments you want to make, we'll divide the balance you're moving by that number of repayments. We'll add our monthly fee to that amount and tell you how much your instalment repayments will be.

Setting up an instalment plan doesn't change the minimum payment you have to make to avoid breaching this agreement. This is still calculated in the same way we explained in Section 1 F.1, using the full outstanding balance on your account, including any instalment plan amounts.

If you've got instalment plans set up on your account, we'll assume you want to pay us at least enough to cover all your instalment plan repayments, as well as the minimum payment needed on any balances not in instalment plans. So, if you have a Direct Debit set up, we'll recalculate your Direct Debit in this way:

- if your Direct Debit is set up to pay the full amount on your statement, we'll take your monthly instalment repayment for that month plus the rest of your balance, not including the rest of your instalment plan balance;
- if your Direct Debit is set up to pay the minimum payment, we'll take the amount needed to cover your instalment plan monthly payment and the amount needed to cover the remaining minimum payment.

Anything we ask you to pay over the minimum payment to cover instalment plan repayments is us helping you to keep the instalment plan in place.

3.5 Are there consequences of missing instalment plan repayments?

We won't treat you as being behind on payments, and this won't show as a missed payment on your credit file.

If you have more than one instalment plan set up, there are rules we use to work out how much you've paid towards each instalment plan. These rules are set out in detail in 5.2.

Important: This is what happens if you don't pay us enough to cover an instalment plan repayment.

- We'll look at repayments you've made to each instalment plan separately.
- If it's the **first repayment you've missed** on that instalment plan, we won't cancel that plan. However, to keep the plan on track, we'll transfer the amount you haven't paid back to your general account balance.
- If it's the **second repayment in a row you've missed** on that instalment plan, we'll cancel that plan as explained below.

You can keep track of your instalment plans in the app and will be able to see any instalment plan repayments you've missed.

3.6 Cancelling an instalment plan

You can cancel any of your instalment plans in the app any time. We'll then transfer the total remaining balance to your general account balance the next business day and you will see this in your next statement.

If you cancel an instalment plan, you'll only have to pay any monthly instalment plan fee that has already been added to your account.

We'll cancel an instalment plan where you miss two of its instalment plan repayments in a row. We can also cancel all your instalment plans if you seriously breach this agreement (for example, if you haven't paid your minimum payment or you have acted fraudulently). We'll tell you in the app if we do this. When we cancel a plan, we'll transfer the total remaining balance on your next statement date.

If we cancel an instalment plan, you'll have to pay the monthly instalment plan fee that we added to your account before the date we cancelled the plan, but any future fees won't be payable.

3.7 How we treat amounts we transfer from instalment plans to the general account balance

Any instalment plan balance that was moved into the plan will move back into the balance relating to that type of card use. For example, if a purchase was moved into an instalment plan, any of that purchase amount now being transferred out of the plan, will go into the standard purchase balance.

Important: This means that we'll start charging interest again on transferred amounts.

3.8 Can you make overpayments and pay off an instalment plan early?

When we receive payments from you, we apply them to balances on your account according to a set order. There is more information on this in 5.2. These rules mean that, if you've got other balances on your account as well as instalment plan balances, overpayments are likely to go to other balances first. If you've only got an instalment plan on your account, then overpayments will pay that plan early.

If you do manage to make an overpayment on an instalment plan one month, these will reduce each of the last instalment plan payment(s) we are due to take from you before then moving to the next to last etc. This means you'll need to continue to pay the remaining instalment plan repayments in full each month, until the instalment plan balance has been fully paid off. You'll be treated as missing instalment plan repayment(s) if you don't do that.

4. Understanding how we calculate interest, fees and what you owe us

As credit cards charge different interest rates in different situations, the calculation of interest and fees can differ depending on each transaction you make. This section sets out the detail on how we approach this.

4.1 Keeping track of your different balances

We charge different rates of interest on different parts of your balance. For example, purchases or money advances, some purchases have different rates and certain purchases might have a special offer rate, or different fees we add to your account may be treated differently. For all these different balances, we set up a separate sub-balance. We keep track of all sub-balances.

4.2 How we calculate the amount of interest you pay

If you pay interest on balances on your account, it will be payable from the day the transactions are added to your account. For example, you pay interest from the day you withdraw cash at the cash machine.

We calculate how much interest you owe once a month. We do this on your statement date. When we do the calculations, we look back at the period since the last date we did the calculation. We calculate the number of days in this period. Then we take the average daily balance in each sub-balance for this period. We then apply the daily interest rate for that sub-balance to the number of days in this period.

The daily interest rate we use is calculated by dividing the annual rate we have told you by 365 days.

Unless we tell you otherwise, we'll charge you interest for as long as there is an outstanding balance, including after we obtain a court order, until it is fully paid.

4.3 The interest free period on purchases

If you routinely pay off your account balance in full, you won't pay interest on purchases. But it's important to know how this works because if you forget one month, you'll end up paying interest on the purchases for the next couple of months.

You won't have to pay interest on any purchases on your account if both conditions below are met.

- ✓ **Condition 1 looks back to last month's payment you made:** you needed to have fully cleared the balance shown on your statement last month (or you had a £0 balance, or this is your first statement date); and
- ✓ **Condition 2 looks forward to this next payment date:** you need to pay the full balance on this month's statement on or before your next payment date.

As long as you meet condition 1, when we calculate interest on your statement date, we'll assume you will pay this month's statement in full and so meet condition 2. So, we won't add any interest onto your balance on this statement date. Provided you keep paying in full, you won't pay interest on purchases.

If you don't pay in full this month, you won't meet condition 2. This means that the purchases you had already made the previous month weren't actually eligible for the interest free period, even though we had assumed they might be. So, on the next statement date, we add interest on your purchases covering the last two statement periods.

Important: Even if you pay off this next statement in full, there'll be a small amount of interest still due on the old purchases (to cover the short period between the last statement date and you paying in full). This interest will appear on your statement next month. Your new purchases will be interest free so long as you pay us in full again next month.

If you made a purchase the day after your statement date and then also met Conditions 1 and 2 for the next two months, it will work out that you would have benefited from an interest free period of up to 56 days before you had to pay for the purchase. That's the maximum interest free period you get with your card. Purchases made nearer your next statement date will benefit from a shorter interest free period.

Here's an example:

- You receive a statement on 3 January
- The next day (4 January) you buy a coat
- The statement showing the purchase of your coat would be issued on 3 February (31 days later), and we'd ask you to pay by 28 February (another 25 days later).

If you fully paid off that balance by 28 February, you'd have been given 56 days (31+25) to pay for your coat and no interest would have been charged on your purchase.

4.4 How we charge interest on interest

Interest will be charged on interest at the same rate used to originally calculate it. For example, if we charge interest on purchases at the standard purchase rate, the interest we added to your account will also attract interest at the same standard purchase rate.

4.5 Adding fees to your account

If you're charged a fee for how you have used your card account, this will normally be added at the same time we add the spend.

If you're charged a fee because something has happened, these will normally be added around the time the event happened.

Monthly instalment plan fees and all other fees are added on your statement date.

You'll only be liable to pay amounts of fees if we add them to your account. They're not separately due for payment, but they'll be added to your account balance which we use to calculate your minimum payments.

Fees don't include any applicable tax, duty or other charge which you might have to pay to any authorities.

5. How we deal with repayments, refunds or other credits to your account

5.1 When does a repayment reach your account?

This can depend on how you made it. You'll find details on your statement about how long it normally takes for payments to clear. Payments to your account will not reduce a balance or be available to spend until the payment is cleared.

Important: Try and allow enough time to avoid making late payments. Paying slightly late can also mean you miss out on interest free purchases.

5.2 In what order are different account balances paid off if I don't pay my account balance in full?

This is all about how we match payments you make to different balances on your account. If you're not sure about something, call us.

If you haven't set up any instalment plans, the order we pay things off works like this:

We've explained in 4.1 above how we track different sub-balances to help us calculate interest. When money is paid into your account you can't choose how it pays off your balance. We use these **standard rules** to work out which sub-balances to pay in what order:

- We'll pay sub-balances with higher rates of interest before lower ones.
- If special offers have the same rates, we'll pay off sub-balances in the order the special offer rates will expire starting with the soonest.
- We'll pay off fees we don't charge interest on after the sub-balance above.
- In all cases, we'll pay off balances that were shown on your last statement first. Once all these amounts are paid, we'll then pay off any new transactions that weren't on your last statement, using the same standard rules (set out above).

If you have active instalment plans, the order we pay things off works like this:

First, we'll take as much of the payment needed to cover the amount of your minimum payment (not including the part of it that relates to sub-balances within instalment plans). This amount will pay off sub-balances not in instalment plans using the standard rules set out above.

We'll then use any remaining payment to pay off other sub-balances. If there's more than one active instalment plan, we'll start first with plans that end soonest when paying off amounts relating to them. We'll pay off your remaining account balance like this:

1. We'll pay off instalment plans, but at this stage, we'll only pay off your instalment plan repayments for that month.
2. If there isn't enough to cover all your instalment plan repayments, we'll first pay off each one taking the instalment plan fee, then the amount required to cover your minimum payment. We'll pay all these amounts before coming back to pay off the rest of each instalment plan repayment.
3. Next, we'll move on to the rest of your balance that isn't in an active instalment plan. We'll pay this off using the standard rules that apply when there's no instalment plan (set out above), but we'll only pay off balances that were shown on your last statement.
4. We'll then come back to pay off remaining amounts in instalment plans.
5. Finally, we'll pay off new transactions that weren't on your last statement, using the same standard rules (set out above).

5.3 Calculating which payments you've missed

If you don't pay enough to cover all your minimum payment, we need to keep track of which minimum payments you miss or how much you have paid towards them. This is because we sometimes need to provide you with legal notices showing which payments you have paid or missed.

Our system works like this: if you do fall behind with your payments, it treats any payments you make as paying off your oldest arrears amounts before newer ones. So, if you make a payment one month, it may be treated as paying an earlier payment you missed rather than your new minimum payment.

5.4 Refunds and other credits

We may credit your account if you are due a refund or for other reasons. These won't count as a repayment. So, you'll still need to pay the minimum payment we've told you unless the refund reduces your balance to £0. If you think the minimum payment is more than your remaining balance, contact us to get an up-to-date balance so you can adjust what you pay.

5.5 Avoid allowing positive balances on your account

A credit card is not designed to allow you to hold positive balances. You must not pay more than your full account balance. If you accidentally overpay us or receive refunds or credits on your account that create a positive balance on your account, please get in touch. We'll explain what you can do or tell you how to arrange a payment to your bank account. If you do not get in touch with us, we may automatically refund the amount to you.

5.6 Payments received from third parties

Another bank might tell us that its customer claims to have paid money to your account by mistake. If you agree, we'll deduct the payment from your account. This might mean you have to make up any shortfall in your payments. If you don't agree it was a mistake, or you don't respond to our enquiries, we may pass them your contact details. That way, they can discuss it with you.

6. How are transactions authorised, refused or stopped?

6.1 How do you authorise transactions?

There are different ways of authorising spend using your card account. This will depend on the type of transaction and how you're making it.

Purchases, and other card spend involving someone taking payment from your card, will normally be authorised where you use the card or its details and follow the payment instructions. This includes the following ways:

- Entering your card's details, its PIN and any other possible security codes.
- Authorising payments in the app or online when prompted.
- Authorising transactions by giving your card number details over the phone (but you must never share your PIN).
- Using passwords or other security you've set up with a mobile wallet, such as biometric methods, like FaceID or fingerprint.
- Tapping your physical card on a contactless reader or presenting a digital representation of your card to a reader.
- Selecting that you want to use card details stored with a retailer to make a purchase and following any instructions to do that.

Balance transfers, or other transactions you authorise with us directly, will involve you following the steps we tell you. You must give us the right credit card number for a balance transfer.

Money advances using cash machines will involve you inserting your card and PIN and then following the on-screen instructions.

Money Transfers involve you following instructions we provide you. You must give us the right account number and sort code for a money transfer.

There may be other ways to use your card or its details. The key to validly authorising a payment is to always follow the instructions.

6.2 Authorising ongoing payments

You can authorise someone to take regular or future payments from your account. They'll normally ask you to authorise setting it up, which can be done at the same time you authorise the first payment.

6.3 Can you set up additional cardholders to use your account?

Normally you can, but you need to set them up using an application form first. These are available in the app, via your online account or if you phone us. We can refuse your request and limit you to setting up 3 additional cardholders.

When you set up additional cardholders, you're allowing them to spend on your account as if they were you. Where there are terms in this agreement that refer to using your card, card details or your account, they will apply to any use by additional cardholders as well as you.

You're responsible for paying us back what additional cardholders spend. If there's spend you don't want them to make, you need to clearly tell them and take steps to stop them spending. If you're worried they might spend in ways you don't want them to, you need to ask them to return the card to you and delete any card details they were using. You must also contact us and ask us to stop their card. You'll have to pay for any transactions they authorised before their card was stopped.

Additional cardholders might be able to speak to us about your account or access certain account information. This will depend upon the data privacy settings you have in place.

If we restrict access to your account or close it, this will stop all cardholders using your account.

6.4 Authorising third parties to access your account

You (but not additional cardholders) are allowed to use FCA authorised third parties to access your account if you want to. These are called account information service providers or payment initiation service providers.

If you use these types of third parties, we'll treat instructions from them as if you'd given them to us directly. If we're concerned about the activities of a third party, we may stop their access (for example, if we suspect you hadn't authorised them or they're associated with fraud). We'd let you know that like any other security concerns we might have. If they do something wrong that causes errors with payments, we may be responsible for correcting the errors on your account. We may then be able to claim the money back from them.

If you need to set up for a representative (such as a power of attorney) to access your account, please contact us. You shouldn't authorise anybody else to access your account.

6.5 Can you stop a payment you have authorised?

If you authorise spend directly with us (such as a balance transfer), you can't stop these payments later unless it's a payment we've agreed to make in the future.

If you've authorised someone to take a payment from your card, the authorisation starts the payment process and so you can't just stop those payments.

If you tell us or someone else that they can take a payment in the future, you can stop these payments as long as you have told us at least the business day before the payment is due to be taken. It's also sensible to tell the person you're paying that you don't want them to take payment anymore. Please use our contact details in Section 1A.

6.6 Can we stop you using your account?

If there is a good reason, we can stop you making transactions on your account. Here are some examples:

- You've asked us to, for example, where you have used the app to activate a block on your spending;
- You've broken this agreement in a way that means you've done (or not done) something important;
- We're worried about the security of your account, or we suspect your account, or other accounts you hold with us, are being used for illegal or improper purposes or you're involved with illegal or improper activities;
- We think there's a high risk of fraud on certain types of transactions. If so, we might stop you being able to authorise these types of payments;
- We're concerned your financial circumstances may have changed and that you may be in or approaching financial difficulties and may have difficulty repaying your borrowing. If we think you cannot afford your borrowing we may not issue you with a new card when your current card expires;
- If you are in "persistent debt". This is when you have paid more in interest and various fees than you have repaid on your borrowing over two consecutive 18-month periods of time, and you haven't increased your monthly payments successfully or you are failing to meet those payments;
- We've told you we're closing your account;
- We think you no longer use your card or card details and we decide not to renew your card when it's about to expire;
- We're worried allowing transactions would mean we're acting illegally, in breach of our regulatory obligations or not in line with industry expectations, or may expose us to action from a government, regulator or law enforcement agency.

We have a range of options if we need to stop your account, including stopping your card and card details, reducing your credit limit or another spending limit, or imposing a new limit. If you use your card when you shouldn't, it might be retained by a cash machine or a retailer.

If we can, we'll tell you before restricting your account, but sometimes, we might have to tell you as soon as we can after.

You can ask us to reconsider removing restrictions if you think the circumstances have changed. The number to contact is in Section 1A.

6.7 Can we refuse to make certain payments?

If we receive a request to make a payment using your account, we can refuse it in any of the following situations:

- For any of the same reasons we might have to stop you using your account;
- You have used your card for something that isn't allowed;
- You'd go over your credit limit or another spending limit either now or in the near future;
- We've recorded the card or card details as lost or stolen;
- We don't think the transaction's been properly authorised, including if it might not comply with card scheme rules or we haven't received required verification information (which can happen if you're using your card in some foreign countries);
- The person you are paying is someone we suspect has a high risk of not providing the goods or services you are expecting.

When we refuse a transaction, you'll normally be told when you're trying to pay. We'll also try and send you a declined transaction notification, for example via the app, text message or on-screen. If you want to find out why, contact us using the details in Section 1A and we'll tell you if we can.

7. Protecting your account

No-one wants to be a victim of fraud. It's really important to do what you can to protect your account. Following the steps in this section can help keep your account safe.

7.1 Keeping everything safe and secure

This is what you need to do to keep your card, card details and account safe:

✓ Sign your card and activate it (if we ask you to) as soon as you get it. This lets us know it's in safe hands.

✓ Keep your security details safe and secure in a way that stops them being discovered by others who shouldn't have them. This applies to anything confidential to you that you use to access your account or make payments.

✓ If you register your card on a phone or tablet that others can use, make sure they can't access your card details (e.g. don't set your card up with the biometric or passwords they use to unlock the device).

✓ If you lose your card or it's stolen, or you're worried about anything to do with the security of your account, including if you think there are transactions you don't recognise, you must tell us **STRAIGHT AWAY**. The quicker we can act and investigate, the safer your account is.

✓ If you find a card you have reported lost or stolen, destroy it by cutting it in bits through the signature box, magnetic strip and chip.

✓ Always log out of your online or mobile banking before leaving a computer or device unattended.

✓ When you're in a public place, make sure people can't see security details you are entering.

✓ Maintain up to date software and virus protection on devices you use to access your account or make payments.

These are the things you should **NEVER** do:

✘ Allow anyone else to use or access your account unless they're an additional cardholder or a third party we've mentioned in 6.4. Make sure anyone you do authorise in these ways is trustworthy.

✘ If you're feeling pressured to do something, **DON'T** do it.

✘ If you need to make a note of passwords, don't do that in places that are obvious or can easily be found. Don't make it easy for someone to know your passwords if they do find them, by disguising anything you keep a record of.

✘ Share authentication codes sent to you as this could allow someone else to approve a transaction or to access your account without you knowing.

✘ Give your full security details to anyone, including if they say they're us or the police and even if they seem genuine. No-one genuine will **EVER** ask you for this. The most we will ask for is a few digits from a password.

✘ Share your PIN with anyone, even if you believe it's a genuine caller. We will never ask for your PIN over the phone.

Use the contact details in Section 1A to tell us your card is lost or stolen or to report any other worries about your account security as soon as possible. You can also get help from a branch.

If you're ever in doubt, please go to **natwest.com** and search 'security' or call the number on the back of your card.

7.2 We report possible fraud

We may pass on details that you've provided to us about stolen cards, unauthorised spend or other security issues with your card to third parties, such as law enforcement bodies.

8. When and how can things change?

8.1 Changes to interest or fees we've put in place

✓ We **can** change any of your interest rates.

✓ We can change the amount of any fees that have not already been applied to your account.

✓ We can introduce new fees and charges.

✘ But we **won't** change or remove any special offer rates if we have told you they apply until a certain time, although the offer may say they can be removed if you breach this agreement.

✘ We also won't change what we charge you for active instalment plans.

We'll only make a change for a good reason, and when it's a proportionate or reasonable thing to do. We'll also make sure you're getting fair value for the services we're providing. Here are some examples of things that may prompt us to make a change:

- Changes in your circumstances, your credit rating, or the way you're using your account. These may mean we need to increase your rates, or we can decrease them. In some cases, these may change your eligibility for certain products, so we might need to move you to a different type of card account;
- Our costs are increasing out of line with our profits. This might be where employment costs increase or services supporting our business are costing us more;
- The ways we service customers change or demand for our services changes in a way that impacts the costs of how we provide these services;
- When we want to align the way we treat similar customers;
- If we want to introduce new services or benefits for you or change or end some existing services or benefits, meaning we'll need to introduce new rates and fees or review or remove existing ones;
- If the costs of us funding the credit we make available to you change. This can happen where economic conditions change. A sign of what's happening to our funding costs is normally how market rates (such as the Bank of England rate) changes;
- Industry practice, the card scheme rules, law or regulation changes or interpretations of the courts, ombudsman or regulator means we need or want to charge you differently.

If we increase our standard interest rates, you can close your account and stay on the old rates until you have paid off your balance. We'll tell you about the increase in a dated communication. You'll have 60 days from the date shown to tell us you want to close your account.

8.2 Changes to other terms of this agreement

We can change anything else in this agreement (including changing your minimum payment) or introduce new terms for a good reason. These may be caused by similar events we've explained that can prompt changes to interest and fees, but we may want to make other changes to the way we provide our service that impact on the wider terms in this agreement. Other examples of things that can prompt us to make these sorts of changes are:

- Changes in the systems, card scheme or suppliers used;
- Changes made by card schemes, or suppliers or by rules relating to how payments are processed;
- We want to change our processes designed to prevent fraud or financial crime;
- We want to correct errors or make our terms clearer or more favourable to you;
- To make a change we think you'd want us to make;
- To help us integrate new customers onto these terms;
- The way you're paying us back means we need to ask you to pay a higher minimum payment for a certain time, after which we'll be able to change you back to a more standard minimum payment.

8.3 How we'll tell you about changes to our terms

We'll tell you at least 30 days before we make the change. We'll only make a change sooner if we think you'd want us to change things quicker or it means you'll pay less. In those cases, we'll give you as much notice as we can, or if we haven't told you about it first, we'll let you know within 30 days of making the change. If we increase your minimum payment, we'll let you know 60 days before we need you to pay more.

8.4 Changes to your credit limit or other spending limits

Changes to your credit limit and any other spending limits won't be covered by anything above. This is because we've got more flexibility on how we set them and how we'll tell you when we've done that. You can also let us know if you don't want your credit limit increasing. There's no automatic link between the level of your credit limit and the level of other spending limits. For example, we might move your credit limit, but keep your other spending limits the same.

8.5 Offering you special offers or instalment plans

These terms allow us to offer special offers or instalment plans without needing to change the terms. This means we don't need to give you notice to do this as they are covered by the existing terms of this agreement. We'll tell you if you're eligible for these in other ways. We'll tell you any applicable rates and fees and when and how they'll apply in a separate communication to you (for example, in the app).

8.6 Transferring this agreement to someone else

We can transfer our rights or responsibilities (including the debt you owe us) to another organisation. We'll only do this if we've taken steps to try and ensure you'll be treated to a similar regulatory standard after the transfer.

We may give third parties information about you or our agreement in connection with a proposed transfer.

9. What if something goes wrong?

9.1 If you think the retailer you paid using your card has breached their agreement

This section explains more about something called your section 75 rights. This gives you a legal right to claim from us when someone you pay breaks their contract with you. It's a good idea to try to resolve it with them first if you can, because we'll need to find out what's happened from both of you.

If you used your card to pay for goods or services with a price costing **over £100 but not more than £30,000**, and something's gone wrong with the retailer, you might be able to claim against us under section 75 of the Consumer Credit Act. This protection covers you if the retailer has broken their contract with you or has misled you. This might apply if they've supplied unsatisfactory goods or given a poor quality service. This includes not supplying anything or providing something that doesn't meet the description they gave.

9.2 If you think a retailer has taken more than you were expecting

You might have authorised someone to take payment from your card, not knowing precisely how much they'd take, if they've taken more than you reasonably thought they would, you can ask us for a refund.

You're unlikely to be entitled to a refund if any of these apply:

✘ The reason it's more than you expected is down to unexpected changes in exchange rates;

✘ You made the payment outside the UK;

✘ You've asked us for a refund more than eight weeks after we debited your account;

✘ You consented to the payment directly with us at least four weeks earlier, and information about the payment was available to you.

We'll refund you or explain why we're not within 10 business days of you asking for a refund or, if we've needed to get more information from you first, from the date you gave us what we asked for.

9.3 If you see a payment you think is incorrect

Examples of when this might apply are: if you think a refund is for the wrong amount, if a purchase amount is wrong or a payment duplicated, if we paid someone on the wrong date.

If you spot a problem with a payment in or out of your account, it's important you tell us quickly using the details shown in Section 1A. We won't normally consider a refund request that is given to us more than 13 months after the date these payments were received by you or the person you paid.

- If the error was our fault, we'll make the adjustment to your account to correct the payment, adjust interest and fees on your account to reflect what you should have paid and pay you any additional amount if the error caused other foreseeable losses.
- If it's the fault of the retailer's card processor they will be legally liable to make the adjustment and pay you any compensation.
- If it's the retailer's fault because they didn't submit the payment in accordance with your authorisation, this might be treated as an unauthorised payment (see below for more on this).

9.4 If you don't recognise the payment or think it's not been authorised by you

If someone's spent on your card without your permission, you must tell us using the details in Section 1A. We may ask you to pay the first £35 of unauthorised spend, provided it happened before you reported it to us.

The only time you'll be responsible for more than this is if we find the person using your card or card details has been given them by you (even if you didn't ask them to make these particular transactions). That's why it's important not to let others use your card or the details.

Once you have reported your card lost or stolen or have let us know about security concerns or unauthorised spend, you won't need to worry about being responsible for any new unauthorised transactions. We'll secure your account and give you the right refund.

If a balance transfer or money transfer has gone to the wrong person because you gave us the wrong details, we'll try to get the money back. But we may pass on our reasonable costs to you. If we can't get the payment back, you can ask us to give you information on who received the payment.

There are additional protections that apply to **authorised push payments**. These are payments you ask us directly to make and not ones that you make when you give your card details to other people and ask them to take a payment. These rules don't therefore apply to purchases or money advances. The protections can apply to some types of balance transfers or money transfers, but this won't be the case where money is paid into your own account. We don't allow you to make these types of payments to other people's accounts, so these protections are unlikely to apply to your account. We'll give you more information if we change the types of payments you can make or the way we make them, in the future. If this happens, we'll explain how these protections might apply to you.

9.5 If we discover security issues with your account

We'll tell you if we find out or suspect your account, card or card details are being used fraudulently or there's an issue with a third party accessing your account (unless for legal reasons we can't). We'll also tell you as soon as we can if there is a major incident that may affect the security or functioning of your account. With things like that, we'll tell you if you need to do anything to protect your account. We'll use one or more of your contact details to let you know.

Important: Remember what we've told you about protecting your account. We'll never ask you for your full security details and we won't ask you to withdraw or transfer any funds. Only scammers will do that.

If any of this results in unauthorised transactions on your account, we'll deal with them as we've explained above.

9.6 If systems are down or things just go wrong

Sometimes repairs, updates and routine maintenance on our systems may mean a particular service is out of action for a short time, usually just minutes. The same goes for our suppliers. These are routine necessary events, and we won't be liable to you if this happens.

We also won't be liable to you for things other people do or don't do (unless they're doing them on our behalf) and we also won't be liable where things happen that we can't control. For example:

✘ We can't guarantee that your card or card details will be accepted.
✘ We're not responsible if retailers' equipment or software or cash machines don't work.

If we do something that we accept shouldn't have happened, we'll try and put it right. But we won't cover losses if we think they're unreasonable. For example:

✘ We won't cover unusual, unforeseeable or unpredictable losses (like those caused by extreme weather, pandemic, terrorism or strikes).
✘ We won't compensate you for a lost opportunity, loss of goodwill or business losses.

9.7 How can you make a complaint?

If you're not completely happy with our service, we'd like you to let us know so that we can resolve your complaint as quickly as possible. You can contact us using the details in Section 1A.

Our complaints process is set out in full in our complaints leaflet which you can see online or ask for a copy from one of our branches or telephone banking staff.

We'll do our best to respond to your complaint and resolve it as soon as we can. If we haven't been able to resolve your complaint within eight weeks, or you're not satisfied with the resolution, you have the right to refer your complaint to the Financial Ombudsman Service. This is an independent organisation which tries to resolve complaints between customers and financial organisations where we've not been able to resolve the complaint ourselves. Our response to your complaint will outline any deadlines you have to contact the Financial Ombudsman Service.

The Financial Ombudsman Service can be contacted at:
Exchange Tower, London E14 9SR
0800 023 4567 (from a landline) or **0300 123 9123** (from a mobile)
Complaint.info@financial-ombudsman.org.uk; or
financial-ombudsman.org.uk

10. More information about the agreement between us both

10.1 These are your legal terms and conditions

This agreement is split into two sections but might be presented to you in one document or in two. Both sections set out the rights and responsibilities that we each have. It's important you read and understand both sections. You can ask us for a copy any time using the contact details shown in Section 1A.

If we waive any of our rights under this agreement, it does not mean that we'll waive that right again in future.

10.2 Which countries' laws apply and where can legal proceedings be started?

If you live in Scotland, Scots law applies to this agreement. If you live in Northern Ireland, the law of Northern Ireland will apply. If you live elsewhere, English law applies. If there's a dispute between us, you can take legal action against us in any UK court.

10.3 Which regulator oversees our consumer credit activities?

We are authorised by the Financial Conduct Authority, who is the regulator under the Consumer Credit Act 1974. Their address is 12 Endeavour Square, London E20 1JN.

10.4 The information you give us to open your account and service your account

This is important information and we rely upon it to offer you services. It will be a breach of this agreement if you gave us information when you opened your account that is inaccurate or untrue. For example, if you're no longer a UK resident, you may no longer be eligible for our cards. It will also be a breach if we ask for information during the time your account is open and you do not provide this information or you give us inaccurate or untrue information.

10.5 How can either of us close your account?

This agreement has no minimum duration. You can tell us you want to close your account and then you'll need to pay off all the balance.

Important: If either of us close your account, this will cancel any active instalment plans. These balances will then transfer back to the relevant sub-balance and interest will start to be charged on them.

We will tell you in writing that we intend to close your account. We'll normally give you at least two months' notice, but sometimes we may have to act faster for legal or regulatory reasons. We may also close your account earlier if you break important terms of the agreement, you are made bankrupt or you die. If we close your account, we'll continue to record amounts you owe us until you have fully paid us what you owe.

In all cases, we'll continue to add interest and fees to your balance until it's fully paid. We'll also continue to report details about the account to credit reference agencies. If you paid an annual fee, you'll get a proportionate refund calculated on the day we close your account.

When you or we close your account, we normally just tell you to cut up your card, but we might want you to return it to us. We'll automatically deactivate any card details that you've stored with retailers or in digital wallets.

11. How do we deal with your information?

We are a member of NatWest Group ("NatWest"). For more information about NatWest Group and its brands please visit **natwestgroup.com**.

11.1 We collect and process various categories of personal and confidential information at the start of and throughout your relationship with us and beyond to allow us to provide our products and services and to run our business. You can find more information at **natwest.com/privacy**.

11.2 In respect of any personal information relating to a third party that you provide to us, you must:

- notify the third party that you are providing their personal information to us and obtain their permission.
- provide the third party with a copy of these Terms; and ensure that, to the best of your knowledge, the personal information is accurate and up to date, and promptly notify us if you become aware that it is incorrect.

11.3 Your information may be shared with and used by other NatWest Group companies. We'll only share your information where it is necessary for us to carry out our lawful business activities (for example to manage our risk), or where it is necessary to comply with laws and regulations that apply to us.

11.4 We will not share your information with anyone outside NatWest except:

- where we have your permission;
- where we are required under compulsion of law;
- where required (whether directly or indirectly) for your product or service;
- where we have a public duty to disclose;
- with other banks and third parties in relation to monitoring, preventing, detecting fraud or financial crime or criminal activities or where we suspect the occurrence of such activities;
- with other banks and third parties to help recover funds that have entered your account as a result of a misdirected payment;
- with third parties providing services to us, such as market analysis and benchmarking, correspondent banking, climate and environmental impact analysis and agents and sub-contractors acting on our behalf;
- where we seek and obtain advice or services in connection with our legal, regulatory or contractual rights or obligations relating to products or services provided to you;
- with debt collection agencies, credit reference and fraud prevention agencies;
- with third party guarantors or other companies that provide you with benefits or services (such as insurance cover) associated with your product or service;
- with law enforcement agencies, judicial bodies, government entities, tax authorities or regulatory bodies around the world;
- where required for a proposed sale, reorganisation, transfer, financial arrangement, asset disposal or other transaction relating to our business and/or assets held by our business;
- where it is necessary for our legitimate interests or those of a third party, and it is not inconsistent with the purposes listed above.

If you ask us to, we will share information with any third party that provides you with account information or payment services. If you ask a third party provider to provide you with account information or payment services, you're allowing that third party to access information relating to your account. We're not responsible for any such third party's use of your account information, which will be governed by their agreement with you and any privacy statement they provide to you.

In the event that any additional authorised users are added to your account, we may share information about the use of the account by any authorised user with all other authorised users.

NatWest will not share your information with third parties for their own marketing purposes without your permission.

We may transfer your information to organisations in other countries (including to other NatWest Group companies) on the basis that anyone to whom we pass it protects it in the same way we would and in accordance with applicable laws.

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