

# Important Information for Overdrafts

## Pre Contract Information (“PCI”)

**Please note that this is not an offer to provide an overdraft. The overdraft you have requested will only be made available once we have confirmed the overdraft to you following a successful application. Any application will be subject to a credit assessment of you.**

### Overdraft Interest

Overdraft interest will be charged on the overdraft at the Interest Rate. The Interest Rate and details of how we may vary this rate are set out in the Personal Banking Account Terms and Fees.

Any overdraft interest and charges will be debited from your account 21 days after the end of your charging period (or on the next business day if this is a Saturday, Sunday or bank holiday). Your charging period runs from month to month, usually from the date you opened your account.

### Repayment

The overdraft is not for a fixed period however the overdraft is repayable on demand. This means that we may at any time require you to immediately repay the whole overdraft.

### Your Right to Cancel

You may cancel the overdraft at any time using Online Banking, Mobile App or by giving written notice to your local branch. If you cancel the overdraft, you will still have to pay any charges you have incurred and arranged overdraft interest due on overdrawn amounts. Any amount already overdrawn will be treated as unarranged borrowing under your account terms, which means that we may deduct unarranged overdraft interest from your account.

### Complaints

If you wish to complain about your overdraft, please contact us on 01624 637000 or at your nearest branch.

If you are not satisfied that your complaint has been resolved, you may be able to refer the matter to the Ombudsman Service for further investigation. Please contact us if you would like details of the scheme.

### Consultation of a database

We will tell you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by law or is contrary to objectives of public policy or public security.

### Law

The overdraft agreement will be governed by the laws of the jurisdiction of the location of the branch where your account, identified by the Account Number set out above, is held. This will be the Isle of Man and the courts of the Isle of Man shall have non-exclusive jurisdiction over any disputes arising between you and us.

We will communicate with you in English.

### Terms and Conditions

If we agree the overdraft you will receive written confirmation setting out the full terms and conditions of the overdraft.

## About us

The Royal Bank of Scotland International Limited. Registered office: 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Registered number: 2304, Jersey. Our main business is banking and financial services. If you are a UK resident, the Financial Conduct Authority, 12 Endeavour Square, London E20 51JN, is the supervisory authority for consumer credit activities conducted in the UK and which are regulated under the Consumer Credit Act 1974. We are registered in Jersey and we are regulated by the Jersey authorities as a bank. Because we are an overseas firm, in some respects, the regulatory system applying will be different from that of the United Kingdom. If you are a non-UK resident, the relevant supervisory authority is shown at the foot of the page. RBS International is a member of the depositor compensation schemes which exist in each of Gibraltar, Guernsey, Isle of Man and Jersey. These schemes can pay compensation to eligible customers in the relevant jurisdiction if a firm is unable to pay a claim against it, usually if a firm stops trading or becomes insolvent. Compensation limits apply depending on the type of claim. Further information on the conditions governing compensation and details on how these apply are available on request.

The Royal Bank of Scotland International Limited trading as Isle of Man Bank (Isle of Man Bank). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission. Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637000. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.