

Important information about your credit card

Your insurance terms and conditions

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer a product from ACE European Group Limited for card protection.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or recommendations from us for any type of non-investment insurance contract. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation that will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

National Westminster Bank Plc, 5th Floor, 280 Bishopsgate, London EC2M 4RB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 121878.

Our permitted business includes arranging and advising on non-investment insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

6. Ownership

The Royal Bank of Scotland Group plc, which is a parent undertaking of various insurance companies in The Royal Bank of Scotland Group (including Direct Line Insurance plc, Direct Line Life Insurance Company Limited, National Insurance and Guarantee Corporation Limited, UK Insurance Limited, Churchill Insurance Company Limited, National Westminster Life Assurance Limited and Royal Scottish Assurance plc), also directly wholly owns and controls National Westminster Bank Plc.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: NatWest, Cards Customer Services, PO Box 5747,
Southend-on-Sea SS1 9AJ.

By phone: 0870 333 9091

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

NatWest is a member of the Financial Services Compensation Scheme (FSCS). The Scheme can pay compensation to customers if they are eligible and a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply depending on the type of claim.

Insurance advising and arranging (for business conducted on or after 14 January 2005) is covered for 90% of the claim, without any upper limit.

Most retail consumers (this includes private individuals and some small businesses) are eligible under the Scheme. For further information on the conditions governing compensation and details on how to apply please refer to the FSCS at www.fscs.org.uk

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Benefits guide

Account type	Optional Card Protection Plus (CPP)	Emergency and Medical and Legal Referral Services (FirstAssist)
Student	1 yr £36.99, 3 yrs £89.99	No
Standard	1 yr £36.99, 3 yrs £89.99	No
Gold	1 yr £36.99, 3 yrs £89.99	Yes
Platinum	1 yr £36.99, 3 yrs £89.99	Yes
NatWest Private Banking*	1 yr £36.99, 3 yrs £89.99	Yes

*Advantage Private current account customers receive a form of Card Protection as part of their package.

CARD PROTECTION PLUS

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

If you do not have insurance cover, which

- (i) covers costs incurred through the misuse of your cards when they are lost or stolen; and/or
- (ii) provides an emergency cash advance; and/or
- (iii) enables you to cancel all missing cards in one phone call; this card protection policy could meet your needs.

Your Policy Summary



This is a summary of cover only. Full terms and conditions are included below and in a policy pack sent on acceptance of your application. Terms are also provided at each policy renewal.

The Insurer

Card Protection Plus is provided by Card Protection Plan Limited ("CPP"), who arranges cover with the insurer, ACE European Group Limited.

About Card Protection Plus

NatWest Card Protection Plus provides a loss reporting line so that missing cards are promptly cancelled. It covers against any unauthorised transactions that your card issuer holds you liable for if your cards are lost or stolen. It also covers locksmith costs if your keys are lost or stolen and the unauthorised use of your mobile phone if it is lost or stolen. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Policies are for a term of either 1 or 3 years. At the end of your policy term, you will receive a renewal notice but your policy will be renewed automatically and your payment will be collected unless you tell CPP beforehand that you do not want to renew. For 3 year cover, you should review your policy periodically to ensure this remains suitable. You must be over the age of 18 years old and live in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands.

Principal features of Card Protection Plus

- Up to £20,000 per policyholder per year for unauthorised transactions your card issuer holds you liable for if your cards are lost or stolen.
- Up to £600 cover for replacing locks and keys if your keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Up to £1,000 cover for airtime abuse following the loss or theft of your mobile phone.
- Emergency cash advance, hotel bill advance and replacement travel ticket advance available.
- Covers you and up to four other people living at your address.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss and key loss must be reported to CPP within 24 hours of discovery (policy section A9).
- The owner of the mobile phone must report the loss or theft within 24 hours of discovery (policy section A9).
- The value of any pre-paid vouchers for a handset will not be covered (policy section B2).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B10 and B9). Hotel bill payment only available if you are abroad when cards go missing (section B5).
- To be eligible for cash advances, you must apply for these within 48 hours of notifying us of your card loss. Advances are subject to status and repayable within 28 days (sections B5, B9, B10).
- Car hire or travel expenses cover available only if our locksmiths cannot gain access to your vehicle and will only cover three days' expense, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B3).

Cancellation

You have a 21 day right to cancel from your policy start date and a 14 day right to cancel from your renewal date with a full payment refund. To cancel, please call **0844 848 2920**. If you cancel outside these periods, you will not be entitled to a refund of the payment you have paid.

Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone **0844 848 2920**. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (**0845 080 1800**). If you need to make a claim, we will tell you what to do and what documents you must send us.

Consumer Protection

CPP is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without upper limit.

CARD PROTECTION PLUS – TERMS AND CONDITIONS

Please keep these in a safe place

Your NatWest Card Protection policy is provided by the Insurer through Card Protection Plan Limited (CPP).

Please read this document carefully. It sets out:

- 1) 'Your contract with CPP' – the terms and conditions of your agreement with CPP for introducing you to the Insurer;
- 2) 'Your policy with the Insurer' – the terms and conditions of the insurance cover that the Insurer will provide to you; and
- 3) 'General conditions of both contracts' – which apply to your contracts with both CPP and the Insurer.

When you purchase or renew a NatWest Card Protection policy, CPP will collect a payment from you in advance. This payment comprises both the premium payable to the insurer of 74p (see 'Your policy with the Insurer') and the fee payable to CPP for its intermediary services (see 'Your contract with CPP'). The fee is the difference between the premium and the total amount you pay. Both the fee and the premium are inclusive of Insurance Premium Tax.

Your contract with CPP

For its fee, CPP will, each year:

- i) act as intermediary by introducing you to the Insurer and its product;
- ii) act as intermediary in connection with the making of your contract with the Insurer; and
- iii) collect payments due from you and pay the premium to the Insurer on your behalf.

While carrying out these activities, CPP must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

When you purchase or renew the NatWest Card Protection policy, you must pay CPP the fee set out above for introducing you to the Insurer for carrying out the activities listed above. The fee due may change from time to time but it will not change for this policy until the renewal date.

CPP's contract with you is fulfilled when you continue the policy at the end of the cooling off period and when CPP pays the premium to the Insurer. See the 'Cooling off periods' section for more details on your cancellation rights.

CPP's full company name is Card Protection Plan Limited (registered number 1490503) and the registered office address is Holgate Park, York YO26 4GA, United Kingdom.

Your policy with the Insurer

This section explains the terms and conditions of the cover that the Insurer will provide in return for your premium during the period of insurance. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your NatWest Card Protection policy is underwritten by the Insurer, ACE European Group Limited (ACE) whose main business is general insurance. ACE's registered number is 01112892 and its head office address is ACE Building, 100 Leadenhall Street, London EC3A 3BP, United Kingdom. The Insurer pays CPP a commission of 5p a year from the premium. All premiums paid in respect of your policy are deemed in law to have been paid to the Insurer when received by CPP from you.

All claims management and administration of this NatWest Card Protection policy is provided by CPP acting as agent for the Insurer. This means that when you contact CPP in connection with a claim or administrative matter, you are deemed to be making contact with the Insurer.

The Insurer must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates us' sections for more details.

Definitions

£ – United Kingdom pound sterling.

abroad – In a country other than the one in which you reside.

airtime abuse – Use of a contract mobile phone by a third party without your permission following loss or theft.

card – Your credit, charge, cash, cheque, debit, pre-paid, contactless, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

card loss – Loss by you or theft from you of a card during the period of insurance.

claim – Any claim you make under this policy.

communication costs – The cost of a phone call, fax or letter.

contract mobile phone – A mobile phone that is provided as part of a contract with a network provider.

cover – The benefits available to you under this policy.

CPP – Card Protection Plan Limited (registered number 1490503) whose Registered Office address is Holgate Park, York YO26 4GA.

home – The place where you live, for which you have given us the address, before making any claim.

identification labels – The labels supplied to you for the purpose of identifying your personal items.

Insurer – ACE European Group Limited (registered number 01112892) whose Registered Office is at ACE Building, 100 Leadenhall Street, London EC3A 3BP.

issuer – The issuers of the cards.

key tag – The key tag supplied to you and to each policy holder.

main policyholder – The person you have told us is responsible for this policy.

mobile phone loss – Loss by you or theft from you of a contract mobile phone during the period of insurance.

network provider – Provider of the network to which your contract mobile phone is connected.

paycard – The card from which your payment will be collected.

payment – The total amount you pay for the contracts.

period of insurance – The period of insurance starting on the start date and including any future periods for which you make a renewal payment.

personal belongings – Your handbags, wallets, purses, briefcases or similar in which you kept the cards at the time of their loss or theft.

personal items – Any personal item other than personal belongings that is tagged or marked with our identification labels.

policy – These terms and conditions of your insurance contract with the insurer and Certificate of Insurance, and any changes we may agree with you to such documents from time to time.

policyholder – the main policyholder and each person registered with us in order to benefit from this policy.

premium – 74p a year including Insurance Premium Tax or any other amount we agree with you from time to time.

renewal date – The renewal date shown in the Certificate of Insurance which we send you or which we tell you about at any other time.

schedule – The schedule we send to you from time to time, including information provided by you such as card numbers, mobile phone details and personal details.

start date – The start date shown in your Certificate of Insurance which we send you.

unauthorised use – Use of the card by someone else other than you following card loss.

United Kingdom – England, Scotland, Wales and Northern Ireland.

we, us, our – The Insurer.

year – A period of 12 consecutive months beginning on the start date or the renewal date, as applicable.

you, your – the policyholders.

A: Insurance policy conditions, exclusions and limits

A1: Conditions

- 1) You must provide us with full and accurate information in connection with your cover, including changes to your personal details;
- 2) You should take reasonable precautions to protect yourself against loss or theft of your personal property including, but not limited to, cash, passport and driving licence; but this condition shall not apply to any claims you may have under Section B1 Card cover;
- 3) You must provide all the documents requested, including original receipts (not copies) for any expenses claimed under this policy;
- 4) You must be over the age of 18 years old and live in the United Kingdom, Isle of Man, Jersey, Guernsey or the Falkland Islands;
- 5) You may not make a claim unless you have paid for the policy;
- 6) You must make claims and report losses of items within the timescales specified in these terms and conditions.

A2: Exclusions and limitations

- 1) Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B5, B9 and B10 of this policy. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, for which we cannot be held liable.
- 2) Expenses not supported by valid original receipts may not be covered.

A3: Length of policy and premiums

- 1) This policy provides cover that begins on the start date shown in your welcome pack and which continues for the period up to the renewal date in return for your premium. We will renew the policy on the renewal date unless you contact us before that date and ask us not to.
- 2) The premium due may change from time to time but it will not change for this policy until the next renewal date.
- 3) CPP will collect the premium (together with its fee) from a card or account which the main policyholder has told us to use. If you no longer want your policy to cover this card, CPP will collect payments from any other card registered for the main policyholder.

A4: Cancelling this policy

- 1) You have a right to cancel your contracts within 21 days of your start date or 14 days of your renewal date. If you exercise this right to cancel then your contracts will be cancelled immediately and any payment you have made refunded.
- 2) If you cancel your policy outside the cooling off periods shown above, you will not be entitled to a refund except during the term of a three year policy, you are no longer eligible for the cover provided under the policy. In such circumstances, we will cancel your contracts and refund you an amount of each unexpired year left on your policy.
- 3) We will cancel your policy if you do not pay on the date it is due the amount payable for the policy comprising both the premium payable to us and the fee due to CPP.
- 4) We will cancel your policy, and you will not be entitled to a refund, if you have at any time:
 - (a) given us false or incomplete information;
 - (b) agreed to help anyone try to take money from us or CPP dishonestly; or
 - (c) failed to meet the terms and conditions of this policy or to act openly and honestly towards us or CPP.

A5: Other insurance

If there is any other insurance which covers any of the benefits set out in this policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

A6: Dishonest claims

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay any benefit and later discover that your claim was dishonest, we will take steps to get the money back.

A7: Waiver of terms and conditions

If we choose not to enforce a term or condition of this policy at a particular time, this will not prevent us from relying on that term or condition in the future.

A8: Who is covered

Policies are designed to cover the main policyholder and up to four other policyholders. All of these people must live at the same address and agree that we can release their details to the other policyholders.

The policy covers cards and keys held by the policyholder(s) and one contract mobile phone for each of the policyholders.

We may communicate with any policyholder, and ask their permission, on behalf of the other policyholders, to:

- register cards and valuable documents onto a policy;
- report a lost card;
- register mobile phones onto the policy;
- make contact with the card issuers; or
- process a claim.

However, we need permission from the main policyholder to amend the main policyholder's personal details, report a change of address, change the payment details, and to cancel the policy or change its term.

We can only change the marketing permissions with the consent of the individual concerned.

A9: Claims and loss reporting

If your cards or keys are lost or stolen, you must report the incident to us within 24 hours of discovery. If you cancel your cards directly with your card issuer, we may need evidence of this communication before we pay a claim under section B1.

The owner of a lost or stolen contract mobile phone must report the loss or theft of the contract mobile phone to us and the network provider by telephone within 24 hours of discovering the mobile phone loss; and

If your contract mobile phone is stolen, you must notify the police and obtain a police reference number from them.

If you need to report lost or stolen cards, keys or mobile phones or make a claim on your policy, please call us any time on the telephone number in your welcome pack. You will be sent a claim form to fill in. All claims and supporting documents must be received within six months of the date of card, contract mobile phone or key loss. Please remember to include all the documents asked for, including original receipts (not copies) for any expenses claimed for. If you do not, we will not be able to process your claim until these are received. When all documents have been received, we aim to process claims within 14 days. If you are unhappy with the decision, you have the right to appeal. You must do this within 90 days of the claim decision. If you would like to appeal, please write to:

**The Appeals Team, Card Protection Plan Limited,
Holgate Park, York YO26 4GA.**

Please note that when processing and settling claims and appeals, CPP does so as agent for the Insurer and not as agent for any policyholder. Accordingly, any amount due to you in settlement of a claim is not deemed in law to have been paid out until received by you.

B: Cover and benefits

B1: Card cover

If you lose your card or it is stolen:

- 1) We will reimburse you for the amount of any unauthorised transaction arising from use of a lost or stolen card which your card issuer holds you liable to pay.
 - 2) We will also cover any amount which you have to pay for a replacement card.
 - 3) When you report a card loss to us, we will contact the card issuer and ask them to cancel the card and provide a replacement.
- **We will not pay:**
 - more than £20,000 per policyholder per year;
 - any courier costs associated with delivering the emergency replacement card to you.

B2: Contract mobile phone cover

If you lose your contract mobile phone or it is stolen:

- 1) We will pay amounts which you have to pay to a network provider as a result of airtime abuse in the twelve hours before the time at which you report the loss of your contract mobile phone to us.
 - 2) When you report a contract mobile phone loss to us, we will try to connect you to your network provider so that you can report the loss to that network provider. Please note: usually only the owner of the contract mobile phone can report this to the network providers as they will not normally accept instructions from third parties.
- **We will not pay:**
 - more than £1,000 of any contract mobile phone theft claim.
 - any claim that is not supported by a police reference number.
 - any claim that is not supported by the required documentation, which may include an itemised bill showing unauthorised calls. If you cannot provide this document and a crime reference number or you cannot provide evidence to our sole satisfaction that the contract mobile phone loss took place, you will not be covered for airtime abuse.
 - We will not cover airtime abuse of a mobile phone that is not a contract mobile phone.
 - We will not cover the value of the contract mobile phone.

B3: Key cover

A. House keys

If your keys are lost or stolen:

- 1) If your house keys are lost or stolen, we will arrange for a pre-approved locksmith to replace locks that need to be changed and provide cover against the costs you have to pay for this.
- 2) If you do not need to have your house locks replaced, we will pay up to £30 per incident for new keys to be cut for an existing lock.

B. Vehicle keys

- 1) If your vehicle keys are lost or stolen and you require immediate assistance to gain access to your vehicle, we will arrange for a pre-approved locksmith to give you access into your vehicle and provide cover against the costs you have to pay for this.
 - 2) We will arrange for up to three new keys for each lock or one new key for each vehicle lock that has been replaced and provide cover against the costs you have to pay for this.
 - 3) If your vehicle keys are lost or stolen, and we cannot arrange for a pre-approved locksmith to gain access to your vehicle, we will refund the cost of hiring a car or taxi fares or using public transport for up to three days, provided:
 - (a) you notify us of the need for transport at the time you report your keys lost or stolen and we agree the cost with you in advance; and
 - (b) you do not hire a car with an engine size of over 1600cc.
 - 4) We will provide cover against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as your vehicle keys.
 - 5) We will also provide cover for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of your vehicle keys.
- You must receive our prior approval before you incur any costs that you wish to claim for under this section.
 - We **will not pay** more than £600 for all claims under this section in each year.
 - We will only provide one key tag for every policyholder.
 - Locksmith charges for entry only, where no locks are replaced, are not covered.
 - We do not cover broken keys or keys stuck in a lock.
 - Locks that were already damaged before keys were lost or stolen are not covered.
 - We will only cover keys and locks owned by you.

B4: Handbag and wallet cover

We will pay up to £200 for the cost of replacing personal belongings which are lost or stolen at the same time as the card while you are away from your home.

- We **will not pay** anything unless:
 - (a) you reported the loss to the police local to where the incident occurred as soon as possible;
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter); and
 - (c) you provide original documentary evidence for the replacement items (for example, replacement receipts).
- We **will not pay**:
 - more than one claim per policyholder under this section in each year.
 - the first £25 of each claim.

B5: Paying emergency hotel bills

We will pay your hotel bill up to £3,000 per claim if:

- (a) you lose your card whilst abroad and report the loss to us; and
 - (b) you do not have any other way of paying the bill.
- You must ask us to pay the hotel bill within 48 hours of the time you call us to report the card loss.
 - You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to advance you any money.
 - We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

B6: Replacement cash

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the card whilst you are abroad.

We **will not pay** anything unless:

- (a) you have reported the loss to the police local to where the incident occurred as soon as possible; and
 - (b) you have written evidence from the police of making a report (if this evidence is not available, we must be satisfied that you reported the matter).
- You must provide original documents to prove that you had the cash or banknotes immediately before the loss or theft. For example, ATM receipts, bank statements, Bureau de Change receipts.
 - We **will not pay** more than £300 for all claims under this section in each year.

B7: Passport and driving licence

- 1) If your passport is lost or stolen while you are abroad, we will:
 - (a) help you to arrange an emergency replacement; and
 - (b) pay any charges you have to pay for the issue of the emergency replacement while you are abroad.

- 2) If your driving licence is lost or stolen while you are abroad, we will pay any charges you have to pay for the issue of a replacement when you return home.
- We **will not pay** anything unless:
 - (a) the loss or theft of the passport or driving licence happens and is reported to us at the same time as the card loss; and
 - (b) you have provided original documentary evidence to support your claim (for example, receipts from a Consulate).
- We **will not pay** more than £300 for all claims under this section in each year.

B8: Personal items

- 1) If your personal items are lost or stolen, we will:
 - (a) pay phone or postage costs for anyone who finds them to return them to us;
 - (b) let you know where the items are; and
 - (c) pay any costs you have to pay to get the items back to you.
- We **will not pay** anything unless:
 - (a) the personal items have been tagged or marked with the identification labels we have provided; and
 - (b) you have provided original documentary evidence showing the costs you have incurred (for example, receipts).
- You must agree with us beforehand the method of getting the items back to you.
- We **will not pay** more than £200 for all claims under this section in each year.

B9: Emergency cash

We will advance you cash up to £5,000 per claim to cover basic living expenses if:

- (a) you are away from your home; and
- (b) you have no other way of getting credit or funds.
- You must ask us for the emergency advance within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- You must repay us in full within 28 days.

B10: Replacement travel tickets

We will advance you up to £5,000 per claim to replace travel tickets so that you can return to your home if:

- (a) your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
- (b) you ask us for replacement travel tickets within 48 hours of the time when you call us to report the card loss.
- You must agree to us contacting a registered credit reference agency to check your credit status before cash is provided. If we are not satisfied with the result of that check, we may refuse to advance you any money.
- You must repay us in full within 28 days.

B11: Communication costs

We will pay any communication costs that you have to pay when you report a card or mobile phone loss to us, the police and to any other insurer.

- You must provide original documentary evidence to support your claim (for example, telephone bills or receipts).
- We **will not pay**:
 - more than £100 for all claims under this section in each year in respect of card loss.
 - more than £50 for all claims under this section in each year in respect of mobile phone loss.

B12: Protective registration

If you tell us you have lost personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services. CIFAS is a not-for-profit membership organisation dedicated solely to the prevention of financial crime in the United Kingdom.

General conditions of both contracts

Cooling-off periods

Remember that you have a right to cancel your contracts. If you decide to cancel within 21 days of your start date or 14 days of your renewal date, please call CPP on the telephone number in your welcome pack or write to CPP at the address below. Your contracts will be cancelled immediately and any payment you have made refunded.

General information

You should review your policy periodically to make sure it remains adequate for your needs. You may have to pay other taxes or costs that are outside our contract with you.

Complaints

If at any time you have a problem with your contracts, please call CPP on the telephone number in your welcome pack. Or you can write to the Complaints Manager at:

NatWest Card Protection Plan Limited, PO Box 353, York YO26 4GA.

We will do our best to answer your query within five working days. If no reply has been sent by then, you will be sent an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can take the matter to:

**The Financial Ombudsman Service, Insurance Division
South Quay Plaza, 183 Marsh Wall, London E14 9SR.**

Please note that the Ombudsman will not be able to help unless you have first taken your complaint to CPP and your subsequent appeal is made within 6 months of our final reply.

The existence of these complaint procedures does not reduce your statutory rights relating to this policy. For further information about your statutory rights, contact the Office of Fair Trading or Citizens Advice Bureau.

Governing law

These contracts are governed by and must be interpreted in accordance with the laws of England and Wales, unless you live in Scotland (in which case Scottish law will apply) or unless you and the Insurer agree otherwise. You, the Insurer and CPP agree that policy terms and all other communications will be issued in English.

Who regulates us

CPP (Firm Reference Number 311489) and the Insurer (Firm Reference Number 202803) are authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA's register by visiting the FSA website www.fsa.gov.uk or by contacting the FSA on 0300 500 5000.

Consumer protection

CPP and the Insurer are covered by the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 892 7300.

Recording calls

CPP records all phone calls from policyholders and other consumers. This is to:

- provide a record of the instructions received from you;
- monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

Special needs

We are committed to meeting the needs of all our policyholders, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired policyholders who wish to speak to us and have a textphone available can do so by using the RNID's Tynetalk Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact us via a Tynetalk Operator who will relay instructions and other requests verbally to our call centre staff. Please note that to use Tynetalk Relay, you must have or be able to get access to a textphone. If so, just dial 18001 and then dial CPP's number; once the call is connected, a Tynetalk Operator will join the call to relay your message. Our responses will then appear as text on your textphone. For Tynetalk, please call 18001 0844 848 2914. For all other services, including requests for Braille, large print or audio versions of any of our documents, please call 0844 848 2914. In all cases, we'll be happy to help.

Data protection notice – your personal details

The information you provide will be used by us to:

- manage your card protection policy and provide the benefits described in these terms and conditions;
- collect payments when due; and
- process any claim you make in connection with lost or stolen cards, keys or mobile phones.

We will collect the payment from the card or account that the main policyholder has identified as the paycard or paying account. Following a loss report, or if a payment is rejected from your paycard, payments will be collected from any other card you have registered on your policy.

We will record your information on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, we may record your information on relevant insurance industry databases and registers for future claims administration and further fraud prevention and detection purposes, and may share your information with other insurers and fraud prevention agencies to prevent fraudulent claims.

If you report a lost card to us, your name and address and the details of the card will be passed to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, your new address details will be passed to your card issuers so that they can update their records.

We may ask your card issuers for details of changes in your address and other personal and financial details so that CPP can be updated. This may include, but is not limited to, asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. telephone, mobile phone or fax numbers or email addresses).

If you report the loss of important documents, such as your passport or driving licence, we will, with your consent, pass your name and address and your date of birth to CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use the information.
- CIFAS and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are Callcredit (phone: 0870 060 1414), Equifax (phone: 0870 010 0583), Experian (phone: 0800 656 9000), Synectic Solutions and EDA.

To help assess whether you qualify for emergency financial help, we will check your credit rating with a credit-reference agency who will keep a record of this enquiry. Other organisations using the agency may then use this information for credit assessments or to trace debtors and prevent fraud.

CPP, its business partners and other companies within the CPP group of companies may also use your personal information to contact you about goods and services that might interest you or invite you to take part in market research surveys. You may be contacted for these marketing or research purposes either by post or landline phone, or, if you have agreed, by mobile phone and e-mail. If you would prefer this not to happen, please let us know when you call to register your cards, or call us at any time if you change your mind. You can also obtain details of the companies within the CPP group of companies who may use your personal information by writing to the Compliance Manager at the address shown below.

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on files prepared by our business partners. When we do this we may need to tell your card issuers that you have a policy with us and disclose enough personal data to enable your card issuers to identify you on these files.

By taking out the policy you consent that for the better performance of this contract we may transfer your data outside the European Economic Area.

You have a right to see all the information we hold about you. If you would like to see this information, please write to:

**The Compliance Manager, Card Protection Plan Limited,
Holgate Park, York YO26 4GA.**

Please note that there will be a separate administration charge for this service.

EMERGENCY AND MEDICAL AND LEGAL REFERRAL SERVICES (Gold, Platinum and Private Banking Cardholders only)

Advice and Assistance Services

The following services are provided free of charge to the cardholder.

Information

- If you need information about your journey before you go, for example vaccinations, visas, taxes and customs information you can call us on **+44 (0) 20 8763 3354** and we will advise you.

Seeing a specialist

- We will tell you about doctors in the area you are visiting. We will do our best to make sure that the doctors we tell you about speak English.

Medical advice

- If you cannot see a doctor when you are on your journey or if a second opinion is required, you can call us and speak to a FirstAssist doctor. Our doctor will give you advice by phone.

Telling your family and employer

- If you need our help, we will tell your family and your employer, if you ask us to, about your condition and what we are doing.

Hospital admissions

- If you need to go into hospital and you do not have any way of paying the deposit that the hospital needs, we will pay up to US\$2,500.00 to the hospital to make sure you get treatment. Such advances must be reimbursed by the Cardholder (without interest) as soon as possible within 45 days of payment by us. We will require valid credit authorisation prior to advancement of funds for admission as appropriate.

Legal Referral

- We will provide you with the name, address, telephone numbers and if requested and if available, office hours for referred lawyers and legal practitioners. We will not give you any legal advice. We will not be responsible for any legal fees or related charges.

The following services are chargeable to the cardholder

If you fall ill or have an accident and need immediate treatment, we will move you to a hospital or take you back to your home country.

All medical decisions are taken by the FirstAssist doctor in charge who consults:

- the doctor treating you; and, if possible
- your family doctor.

We will take you to the most suitable local hospital or a hospital in a nearby country or in your home country.

Transport

- Our decision on how, whether and where to transport you will be based on:
 - your illness or injury;
 - how urgently you need treatment;
 - your condition and fitness to travel;
 - access to an airport;
 - the weather; and
 - the distance to be covered.

Our doctor will take the decision by consulting the doctor treating you, and you if possible.

All services will be given under constant medical supervision.

Sending out a physician

- If you are taken ill suddenly and cannot be moved, and there is no suitable specialist available locally, we will send an appropriate medical practitioner to you.

Sending out essential medicine or equipment

- We will arrange to send out any medicine, medical supplies or medical equipment you need which are not available locally. The delivery will be subject to the laws and regulations of the country.

Getting your dependants home

- If your dependent children are left alone because of your illness or accident, we will get them home. We will also provide qualified people to accompany them if necessary.

Transporting your body

- In the event of your death while abroad, we will assist with the necessary formalities and will arrange for the repatriation of your body to the place chosen by your personal representatives.

24-hour medical and legal referral services when you are abroad

You can call FirstAssist whenever you need emergency medical or legal referral services:

+44 (0) 20 8763 3354

FirstAssist Services Ltd

Registered in England & Wales No. 1404718

Registered Office: Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

National Westminster Bank Plc.
Registered in England. No. 929027.
Registered Office: 135 Bishopsgate, London EC2M 3UR.

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