



Clear Rate Platinum Card

from RBS

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www.fairbanking.org.uk provides more about the work of The Fairbanking Foundation. Enquiries can be made to info@fairbanking.org.uk

The Fairbanking Foundation® is a charity (not-for-profit) organisation that encourages banking products that help customers to improve their financial health and well-being

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What does the 3-Star Fairbanking Mark granted to this product mean?

- The product contains the following features to help customers manage their money better.

What are the key specific features that have helped this product gain this rating?

- You can receive reminder messages to make the monthly payment and if the account balance is approaching the credit limit.
- You can request a message providing your account balance at any time.
- You can request a mini-statement of last transactions at any time.
- You can easily pay all or part of your balance, including with a debit card.
- You can easily pay any amount including the full balance by direct debit.
- You can see how long different repayments will take to pay off the outstanding balance/debt.

Do you want to know more?

- Fairbanking has ensured that an independent assessment has taken place to verify that the product is working effectively for customers. Part of the testing is to obtain feedback from customers on the specific features. The testing is paid for by the bank, but under the direction of Fairbanking and conducted by Ipsos MORI.
- The product has been granted **3 out of 5 stars** for how well it encourages and helps customers to control the relationship between income and expenditure.
- Fairbanking is not a price comparison site – it may be possible to get a current account that costs less depending on how the account is operated.
- A payment is made by a banking organisation to cover the costs of granting the Fairbanking Mark and fund further research.
- If you should have a complaint relating to this product, please use the complaint process of your provider. Fairbanking is entitled to receive relevant information on complaints from your provider as part of its monitoring activity.