

## **RBS Romania: smart solutions when in need**

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One of today's most frequent questions is how people can manage to keep developing their projects and still be able to maintain their life standards during the economical crisis? In Romania many people who had taken up loans or credit cards found out that they couldn't pay back the installments anymore. Some had their salaries cut down, others lost their jobs. With a customer-oriented strategy, RBS Romania focuses on anticipating its clients' needs.

*"It is our goal to make our clients feel more secure and comfortable when dealing with the RBS products and services. Our principle? It is better to prevent unpleasant issues before they actually happen. Some of the measures I am talking about have been part of our product offering for three, even five years now. At that time, the market was a steady environment, but we wanted to be one step ahead and prepare for unpredictable by making sure that, whenever the time comes, we can support our customers"* declared Haris Hanif, Country Head of Retail RBS Romania.

Whether a client contracts a personal loan or has a credit card, RBS Romania offers them alternatives to ease up the return of the loan.

### **Personal Loan Insurance Policy**

Each client applying for a personal loan can contract a life insurance policy which includes an unemployment component. The policy is payable once, in the beginning, and has the possibility of deducting the amount out of the granted loan.

### **The Credit Shield Programme**

Following the current trend in credit cards usage, the RBS card holders can benefit from the Credit Shield Programme - an optional insurance designed to eliminate all potential risks coming from using a credit card. If an RBS customer finds himself in the situation of not being able to return the amount used from the credit card account, the insurance covers the outstanding balance. The program applies only if the customer's payment capability is involuntarily and unexpectedly affected, in such cases as involuntary loss of employment or death caused by accident.

### **The "Enjoy" Installment Program**

The "Enjoy" Installment Program offers to RBS cardholders the possibility to reimburse the value of the purchase in the largest number of installments offered by any credit card on the market - from 3 up to 60 months, with a special lower interest.

Another important aspect is the fact that the program has multiple options for paying back the spent amount, either through *Cash in Rate* or *Rate Perfecte*. *Rate Perfecte* gives the opportunity to pay back for the retail transactions of minimum 250 Lei (performed in Romania or abroad) in fixed monthly installments, with a lower interest, up to the available credit limit. .

The *Cash in Rate* option can be used when transferring funds of up to 75% of the credit limit, from the client's credit card to the other current account. Minimum transaction amount should be 100 Lei.

# NEWS RELEASE



RBS MasterCard credit cards offer to their clients another significant benefit: up to 30% discounts if the customers pay with their RBS credit cards in over 1,500 partners' stores (a wide range, from galleries, fashion stores and restaurants to hotels, travel agencies and fitness clubs).

**For more information, please contact Oana Șerban (Zidaru), Head of Communications at [oana.zidaru@rbs.com](mailto:oana.zidaru@rbs.com).**

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**Notes for Editors:**

In Romania, the bank has been present since November 1995. Currently, it operates out of 15 cities (Arad, Bucharest, Brașov, Bacău, Cluj-Napoca, Constanța, Craiova, Galați, Iași, Oradea, Pitești, Ploiești, Sibiu, Târgu-Mureș and Timișoara) through its 31 locations, out of which 3 dedicated Royal Preferred Banking Lounges, and its direct sales force. By using its international network, the bank offers integrated financial products and services to its retail, corporate and institutional clients. More details about the RBS Bank (Romania) S.A. can be found on [www.rbs.ro](http://www.rbs.ro).