

The new RBS Visa credit card with money back facility

Bucharest, 17 February 2010

RBS Romania is launching the RBS Visa credit card, designed for everyday shopping. Additionally, in the first three months following the card launch, the clients will benefit of a special offer.

Thanks to the main benefit it offers, the RBS Visa credit card in its Classic and Gold versions is ideal for saving-oriented clients, for those who would like to reduce their spending and better manage their household budgets.

Up to 2% money back from your monthly spending through the Spend & Earn Programme

Through the Spend & Earn Programme, the RBS Visa credit card offers to its clients the opportunity to receive directly into their credit card accounts up to 2% money back (maximum 500 lei/month) for each transaction performed by using this card at merchants in the country and abroad, or on the Internet.

At the end of each month, after using the credit card in supermarkets, pharmacies, gas stations, for paying utility bills or anywhere Visa cards are accepted, the clients will receive back a percentage of the amount they spend, directly into their personal credit card account.

The benefit of the monthly money back facility is another example of the bank's commitment to deliver ongoing product innovation in order to facilitate our clients' convenience. Moreover, RBS Visa credit card and its money back feature prove that RBS cardholders can pay less when using the RBS Visa credit cards.

"The money back facility offered through the RBS Visa credit card is an important step for our bank in expanding our product portfolio and extending the range of benefits offered to clients. We basically give up to 2% money back from the amount spent using this credit card to the RBS credit cardholders, in these times when financial management is becoming increasingly important to everyone", stated Johan Gabriels, CEO RBS Romania.

... a special offer - additional 1% money back for the first three months

The clients who apply for the RBS Visa credit card between 15 February and 31 May 2010 will benefit additionally of a 1% money back for the transactions at merchants performed in the first three months from the date of the card's approval. This percentage will be added to the standard Spend & Earn Programme offer of up to 2% money back from the monthly spending. Therefore, these cardholders receive back up to 3% (maximum 650 lei/month) of the spent amount.

The Terms and Conditions of the promotion can be found on www.rbs.ro and in the RBS Romania branches.

...and even more

The annual membership fee for RBS Visa Credit Card is free of charge for the first year, courtesy of RBS Romania. Moreover, the RBS Visa Credit Card is globally accepted, and represents a comfortable and reliable payment tool. The RBS Visa credit cardholders have 24/7 access to the RBS Phone Banking service, utility bill payment services via phone, travel insurance, credit shield and direct debit option. Moreover, balances can be paid in 3 up to 60 instalments, through the Enjoy Programme.

With the new family member - the RBS Visa credit card - added to its portfolio, RBS Romania strives to meet a broader range of the clients' banking needs. Thus, the bank offers a modern, safe and comfortable payment tool, perfectly adjusted to various needs and lifestyles.

For more information you can contact Oana Șerban, Head of Communications, at communication.ro@rbs.com.

Note 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, of which 3 are dedicated to Royal Preferred Banking 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.