



 R ROTHSCHILD

Rothschild Visa Cards

# Rothschild Visa Cards

**In today's world, convenience, accessibility and security are increasingly important, and in today's financial world they are paramount. Rothschild Visa Cards add an extra dimension to your banking and finance-related activities, allowing you to draw cash from a global cash machine network, and to pay for goods and services wherever Visa is accepted. There are no annual fees to pay.**

**Rothschild Visa Debit Card** This card may be denominated in sterling, US dollars or euro and transactions are debited directly to your Rothschild bank account.

**Rothschild Visa Charge Card** This card may also be denominated in sterling, US dollars or euro and offers you up to six weeks interest free credit.

Rothschild chose to work with VISA, which is recognised and respected throughout the world and accepted by over 20 million outlets worldwide. Rothschild Visa Cards make your life easier in a number of ways.

**Making purchases** You can use your card to pay for goods and services in person, by mail order, by telephone and over the internet.

**Getting cash** You can withdraw cash from VISA automated cash machines worldwide to obtain local currency 24 hours a day, seven days a week. You can also withdraw cash over the counter at banks displaying the VISA symbol, though some banks may levy a charge for such a transaction.

**Monitoring purchases** Each month you will receive a detailed statement. If you have online access to your account through ArrowOnline, Rothschild's internet banking service, you can view more up to date transactions.

**Settlement** When you make a debit card purchase or cash withdrawal, the payment is debited immediately to your Rothschild call account.

Charge card transactions accumulate interest free on your charge card account, and the balance is automatically settled from your Rothschild call account approximately 10 working days after the statement date.

**Spending limits** To protect both you and Rothschild in the event of unauthorised use, your card will have a daily spending limit of £18,000\*, though Rothschild is happy to consider increasing this if you wish.

\*or currency equivalent

Rothschild Visa Cards are available free of charge and have many other useful benefits.

**24-hour help and support** Your card is supported by a 24-hour card service centre.

**Total security** To enhance the security of your card, you receive, under separate cover, a Personal Identification Number (PIN) to use with automated cash machines and some retail outlets.

We would also encourage you to register for Verified by Visa, a security service designed to help prevent unauthorised use of your Rothschild card when shopping online with participating retailers.

**Lost or stolen cards** If you lose your card or it is stolen, you must report it immediately to Rothschild's 24-hour card service centre on

+44 (0)1481 705000. As soon as you do this, your card will immediately be cancelled, all responsibility for its usage will fall to Rothschild, and a new card and PIN will be issued to you. Should you require an emergency cash advance in local currency, this can also be arranged for you.

**Free travel accident insurance** Book at least 50% of your travel on your card and you and your family receive up to £85,000 worth of cover. Also, as a Rothschild cardholder, you can be referred to an English-speaking doctor, dentist or lawyer round the clock, and swift payment of medical and legal bills will be arranged. Details are available on request. Terms and conditions apply.

# Applying for your card

Choose which card type is suitable for you, then read the Terms and Conditions accompanying this brochure, and complete and return the card application form. Your card will normally be dispatched within 10 days of acceptance of your application and sufficient cleared funds.

**Personal account holders** You can apply for a card for all current signatories to your account and for third parties. You must be aged 18 or over to hold a card. The number of cards which can be issued on an account will vary according to the overall balance held on deposit.

**Joint accounts** If they have individual signing rights, a card can be issued to all signatories to a joint account. However, it is not possible to issue a card to joint account holders who operate their account on a 'both to sign' basis.

**Corporate accounts** A company can authorise individuals to operate cards on its behalf.

**Third parties** Cards can be issued to any third party on the authority of the signatories to the deposit accounts, subject to Rothschild's normal verification of identity checks.

If you need any help or assistance, please contact your Private Client Executive.



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