

Using your Maestro Debit Card couldn't be easier

How much does it cost to use?

The following charges will be applied when using your Maestro Debit Card.

Currency of Card	ATM		Point of Sale	
	% Charge	Minimum Charge	% Charge	Minimum Charge
United Kingdom (£)	3.75%	£1.50	2.75%	£1.50
USA (\$)	3.75%	\$3.00	2.75%	\$3.00
Euro (€)	3.75%	€2.50	2.75%	€2.50
Australia (\$)	3.75%	\$5.00	2.75%	\$5.00
New Zealand (\$)	3.75%	\$5.00	2.75%	\$5.00

Maestro – the easy way to pay internationally

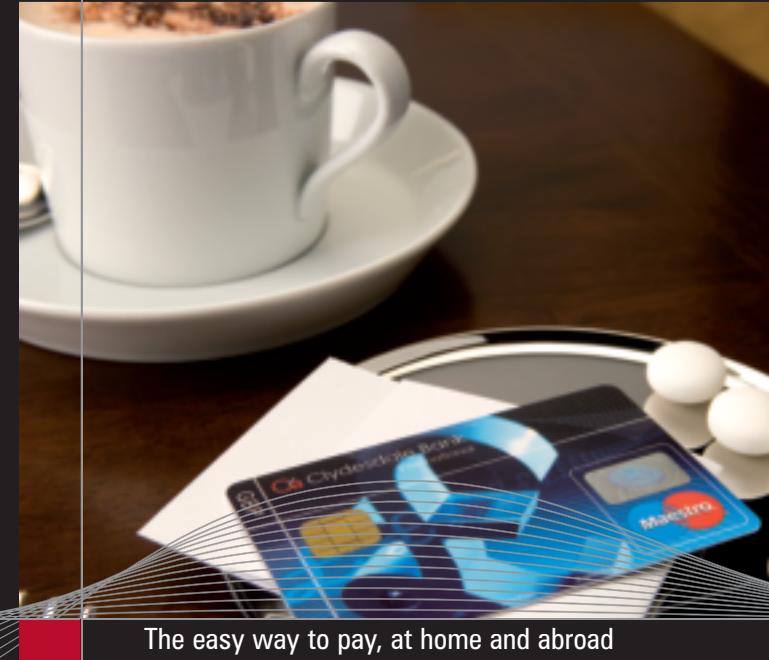
- Withdraw cash
- Pay for goods and services at outlets worldwide or via the internet
- Accepted in ATMs and sales outlets worldwide where you see the Maestro symbol
- Safer and more convenient than cash

Important Information

For full details, please see a copy of the Debit Card Terms & Conditions available online or from the Guernsey Branch. Debit cards will be issued subject to qualifying criteria.

www.clydesdalebankinternational.com

Clydesdale Bank PLC
Registered in Scotland (No SC001111).
Registered Office:
30 St. Vincent Place, Glasgow G1 2HL.



The easy way to pay, at home and abroad

Clydesdale Bank International is a trading name of Clydesdale Bank PLC.

The Guernsey branch of Clydesdale Bank PLC is licensed as a deposit taker by the Guernsey Financial Services Commission, under the Banking Supervision (Bailiwick of Guernsey) Law, 1994 as amended. There is currently no Financial Services Ombudsman Scheme operational in Guernsey. Deposits with Clydesdale Bank International are not covered by the Financial Services Compensation Scheme established in the UK under the Financial Services and Markets Act 2000.

Principal place of Business in Guernsey: Regency Court, Glatigny Esplanade, St Peter Port, Guernsey, GY1 3ZU. Telephone: +44 (0) 1481 711102. Fax: +44 (0) 1481 723663.

This publication is also available in large print, Braille, tape and disk formats.
Speak to a member of staff for details.



 **Clydesdale Bank**
International

A member of the  **National Australia Bank** Group

Direct access to your cash 24/7

Accepted in over 100 countries worldwide

Why carry an abundance of notes and coins when there's a safer more convenient way to manage your money? With a Clydesdale Bank International Maestro Debit Card whether you're home or abroad you now have a safe and secure alternative to carrying cash.

Available to Clydesdale Bank International Current Account holders, whether UK or international residents, this dual-function card allows you to withdraw cash (up to your daily limit) and pay for goods and services in over 100 countries worldwide. Best of all, it means that wherever you are, you can be sure of accessing your funds when you need them most.

Direct access to your Clydesdale Bank International account

Maestro is accepted at 700,000 cash machines and 5.4 million sales outlets worldwide. Simply look for the Maestro symbol in hotels and restaurants, shop windows and ATMs. You can even use it to pay for goods online. What's more, cards are available in five currencies: Sterling, US Dollar, Australian Dollar, New Zealand Dollar and Euro.

Using your Maestro Debit Card couldn't be easier

Most international cash machines carry instructions in English so simply follow the on-screen prompts and enter your PIN. For your convenience, cash will be dispensed in the local currency. If you wish to use your Maestro Debit Card in a shop or restaurant, you will be asked to key in your PIN via a machine at the counter, or the cashier will prepare a voucher for you to sign.

Any time you use your card internationally, the transaction amount will be debited from your account, together with any relevant charges. Always remember to check your receipt.

Added peace of mind when you're away

Each Maestro Debit Card has its own unique PIN, offering you added security and complete peace of mind. You can change your PIN at any time, and in the event that your Maestro Debit Card is lost or stolen, a new card will be issued quickly and efficiently.

Remember to keep your PIN safe and never to disclose it to a retailer or third party. Always check your statements to confirm the correct amount has been debited from your account.



How do I get my Maestro Debit card?

You can apply at the same time as opening your Current Account. Please note that certain criteria has to be met to qualify for a card. Alternatively, if you already have a Current Account – just contact us by phone, in writing or on-line and we'll send you an application form straight away.

Are there any limits?

Your Maestro Debit Card offers you a daily limit of up to £5,000 (subject to available funds) for purchases and payments. You can also withdraw up to £500 per day from any cash machine displaying the Maestro symbol.

All purchases and withdrawals will be subject to daily limits as follows:

Card Limits		
Currency of Card	ATM	Point of Sale
United Kingdom (£)	500	5000
USA (\$)	1000	10000
Euro (€)	750	7500
Australia (\$)	1500	15000
New Zealand (\$)	1500	15000

Please note, there are no overdraft facilities available with our Current Account and all accounts must be operated in credit. If your salary is paid from the UK, regular electronic payments will be made utilising BACS (Bankers Automated Clearing Service) directly to your account.