

Summary Box

This summary box gives you clear information about the key features of your card and is not intended to replace any terms and conditions.

APR **11.9% APR Representative (variable)**

Interest Rates

	Introductory Rate	Monthly Interest Rate	Annual Interest Rate
Purchases	N/A	0.945%	11.9%
Cash withdrawals	N/A	N/A	N/A
Balance transfers	N/A	N/A	N/A

Interest Free Period

Maximum 56 days for purchases if you pay your balance in full and on time each month.

Interest Charging Information

If interest is payable, it will be charged over the following periods:

	From	Until
Purchases	date charged to your account	repaid in full
Cash withdrawals	N/A	N/A
Balance transfers	N/A	N/A

Allocation of Payments

If you do not pay your balance in full we will apply payments we receive to reduce higher interest rate balances before lower interest rate balances. For further details, please refer to your credit card terms and conditions.

Minimum Repayment

You must pay at least the minimum payment every month. This will be the higher of:

- £5, or the full balance if less than £5
- an amount equal to any interest, account fees or default charges added to your account since your last statement plus 1% of the statement balance excluding interest billed that month.

If you only make your minimum repayment each month it will take you longer and cost you more to clear your balance.

Credit Limit

Minimum credit limit: £500
Maximum credit limit: Subject to status

Fees

There is no annual fee on this card

Charges

Cash and cheques: N/A
Cash withdrawals abroad: N/A
Copies of statements: £3 for a copy of any statement

Foreign Usage

Payment Scheme Exchange Rate: Rates can be found at
The following may apply:
Non-Sterling Transaction Fee: 2.99% of transaction

Default Charges

Late payment: £12
Over credit limit: £12
Returned payment: £12

You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.