

# Summary Box

The information contained within this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative <b>18.9% APR</b> (variable)			
	Rates from 18.9% APR to 22.9% APR, depending on individual circumstances			
Other interest rates		Introductory rate**	Monthly rate	Annual rate
	Purchases	0% for either 20 or 26 months, depending on individual circumstances	1.456% or 1.736%	18.9% or 22.9%
	Cash Advances	N/A	2.075%	27.9%
	Balance Transfers*	0% for either 20 or 26 months, depending on individual circumstances	1.456% or 1.736%	18.9% or 22.9%
	*Only in respect of Balance Transfers made within 3 months of date of agreement.			
	**If you fail to pay at least your minimum payment or exceed the credit limit during the period of any introductory offer we may withdraw the lower rate and instead charge interest on that balance at the applicable standard variable rate.			
Interest free period	• Maximum 56 days for purchases if you pay your balance in full and on time. • No interest-free period on cash withdrawals or balance transfers. • This is subject to any interest-free promotional offers.			
Interest Charging information	You will not pay interest on new Purchases (e.g. new Purchases shown on your statement) if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:			
		From	Until	
	Purchases	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)	
	Cash Advances	Date debited to your Account	Paid in full	
	Balance Transfers	Date debited to your Account	Paid in full (the 0% introductory interest rate applies only to the promotional period)	
Allocation of payments	Payments we receive will be applied by us against items charged to your account (which will include transactions, interest and any other fees and/or charges) in order of interest rate applicable, highest first. For further details, please refer to your Credit Card Terms and Conditions.			
Minimum repayment	Any monthly minimum payment will be rounded up to the nearest pound (£) and will be the greatest of: • 2.5% of the outstanding balance on your statement (minimum £5) OR • The full balance (if less than £5) OR • 1% of the outstanding balance plus interest, plus fees, plus any insurance premium			
Credit Limit	Minimum credit limit		£1,000	
	Maximum credit limit		Subject to status	
Fees	No annual fee			
Charges	Cash Fee		2.99% handling fee, subject to a minimum of £3	
	Balance Transfers		2.98% handling fee. We may send you offers from time to time with a different fee. We will let you know the fee when we send you the offer.	
	Copies of Statements		£5 fee per duplicate statement	
	For further details, please refer to your Credit Card Terms and Conditions.			
Foreign Usage	MasterCard Exchange Rate		Rates can be found at: <a href="https://www.mastercard.com/global/currencyconversion/index.html">https://www.mastercard.com/global/currencyconversion/index.html</a>	
	<b>One or more of the following may apply:</b>			
	Non – Sterling Transaction Fee		2.99% will be added to the sterling value of any transaction occurring in a currency other than sterling	
	Cash Fee		2.99% handling fee, subject to a minimum of £3	
Default charges	Late Payment Fee		£12	
	Over credit limit		£12	
	Returned/Unpaid Direct Debit or Cheque		£12	