

# 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>22.4% APR</b> (variable)		
	Rates from 22.4% APR or 25.6% APR, depending on individual circumstances		
Other interest rates		Monthly rate	Annual rate
	Purchases	1.167% or 1.385%	14.9% or 17.9%
	Cash Advances	2.075%	27.9%
	Balance Transfers	1.167% or 1.385%	14.9% or 17.9%
Interest free period	Maximum 56 days for Purchases if you pay your balance in full and on time. There is no interest free period on Cash Advances or Balance Transfers.		
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
	Cash Advances	Date debited to your Account	Paid in full
	Balance Transfers	Date debited to your Account	Paid in full
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	An annual fee of £42 will be charged. This will consist of 12 monthly payments of £3.50		
Charges	Cash Fee	2.99% handling fee, subject to a minimum of £3	
	Balance Transfers	We will inform you of the applicable fee at the time.	
	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	
Default charges	Cash Fee	2.99% handling fee, subject to a minimum of £3	
	Late Payment Fee	£12	
	Over credit limit	£12	
	Returned/Unpaid Direct Debit or Cheque	£12	