

Summary Box

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

APR	Representative 22.4% APR (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%
	Cash Advances	2.075%
Interest free period	Balance Transfers	1.167% or 1.385%
	14.9% or 17.9%	
Interest Charging information	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.	
	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
	Cash Advances	Paid in full
Allocation of payments	Balance Transfers	Date debited to your Account
	Paid in full	
Minimum repayment	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.	
Credit Limit	Any monthly minimum payment will be rounded up to the nearest pound (£) and will be the greatest of:	
	<ul style="list-style-type: none"> · 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 	
Fees	Minimum credit limit	£1,000
	Maximum credit limit	Subject to status
Charges	An annual fee of £42 will be charged. This will consist of 12 monthly payments of £3.50	
	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
Foreign Usage	For further details, please refer to your Credit Card Terms and Conditions.	
	MasterCard Exchange Rate	Rates can be found at: https://www.mastercard.com/global/currencyconversion/index.html
	One or more of the following may apply:	
	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
Default charges	Returned/Unpaid Direct Debit or Cheque	£12