

## Summary Box

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

<b>APR</b>	Representative <b>6.5% APR</b> (variable)		
	Rates of 6.5% APR, 10.4% APR or 14.9% APR, depending on individual circumstances		
<b>Other interest rates</b>		<b>Monthly rate</b>	<b>Annual rate</b>
	<b>Purchases</b>	0.530% or 0.831% or 1.167%	6.5% or 10.4% or 14.9%
	<b>Cash Advances</b>	0.530% or 0.831% or 1.167%	6.5% or 10.4% or 14.9%
	<b>Balance Transfers</b>	0.530% or 0.831% or 1.167%	6.5% or 10.4% or 14.9%
<b>Interest free period</b>	<ul style="list-style-type: none"> <li>Maximum 56 days for purchases if you pay your balance in full and on time.</li> <li>No interest-free period on cash withdrawals or balance transfers.</li> <li>This is subject to any interest-free promotional offers.</li> </ul>		
<b>Interest Charging information</b>	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:		
		<b>From</b>	<b>Until</b>
	<b>Purchases</b>	Date debited to your Account	Paid in full
	<b>Cash Advances</b>	Date debited to your Account	Paid in full
	<b>Balance Transfers</b>	Date debited to your Account	Paid in full
<b>Allocation of payments</b>	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.		
<b>Minimum repayment</b>	Any monthly minimum payment will be rounded up to the nearest pound (£) and will be the greatest of: <ul style="list-style-type: none"> <li>2.5% of the outstanding balance on your statement (minimum £5) OR</li> <li>The full balance (if less than £5) OR</li> <li>1% of the outstanding balance plus interest, plus fees, plus any insurance premium</li> </ul>		
<b>Credit Limit</b>	Minimum credit limit	£1,000	
	Maximum credit limit	Subject to status	
<b>Fees</b>	No annual fee		
<b>Charges</b>	Cash Fee	2.99% handling fee, subject to a minimum of £3	
	Balance Transfers	0% for the first 3 months from the date of your agreement and 2.99% thereafter	
	Copies of Statements	£5 fee per duplicate statement	
	For further details, please refer to your Credit Card Terms and Conditions.		
<b>Foreign Usage</b>	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	
<b>Default charges</b>	Late Payment Fee	£12	
	Over credit limit	£12	
	Returned/Unpaid Direct Debit or Cheque	£12	