

Summary Box

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

APR	Representative 63.9% APR (variable)				
				Standard rates	
Interest rates	Transaction type	Introductory promotional rates	Monthly rate	Annual rate	
				Simple	Effective#
	Card Purchases**	n/a	1.7366%	20.84% p.a.	22.9% p.a.
	Cash Advances	n/a	2.0751%	24.90% p.a.	27.9% p.a.
	Balance Transfers	0% p.a. for 6 months*	1.7366%	20.84% p.a.	22.9% p.a.
	Money Transfers	0% p.a. for 6 months*	1.7366%	20.84% p.a.	22.9% p.a.
	<p>*The introductory rate for Balance Transfers and Money Transfers only applies to transactions made within 60 days of the account opening date. The promotional period starts from the date your account is opened.</p> <p>#The Effective rate takes account of interest you will pay on interest, if you do not repay the whole balance every month. This is also known as compound interest.</p>				
Interest free period	Maximum 50 days for Card Purchases, if you pay your balance in full and on time each month. Subject to any interest free promotional offer, there will be no interest free period for Balance Transfers, Money Transfers or Cash Advances.				
Interest charging information	You will not pay interest on Card Purchases (**including any annual card fee) if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:				
		From	Until		
	All transactions	Date debited to your account	Paid in full		
Allocation of payments	If you do not pay off your balance in full, payments we receive will be allocated to pay balances with the highest interest rates first before paying those with lower interest rates. We will always pay off existing balances that appear on your statement, before any new transactions. See section 11 of your credit agreement for more information.				
Minimum repayment	<p>This will be the greater of:</p> <ul style="list-style-type: none"> > £25, or the whole balance shown on your statement if it is less, > the interest and any default charges and annual card fee, plus 1% of the remaining balance, or > the amount we tell you under section 9.2 of your credit agreement. <p>If you only make the Minimum Payment it will take longer and cost more to clear your balance.</p>				
Credit limit	Minimum credit limit	None			
	Maximum credit limit	Subject to status			
Fees	There is an annual card fee of £160.00				
Charges	Introductory promotional rates				
	Balance Transfers	3.00% handling fee			
	Money Transfers	3.00% handling fee			
	Standard rates				
	Cash Advances	5.00% handling fee			
	Balance Transfers	5.00% handling fee			
Money Transfers	5.00% handling fee				
Copies of statements	£4 for an additional copy of a statement				
Foreign usage	Payment scheme exchange rate	Rates can be found at www.mastercard.com/globalcurrencyconversion/			
	<p>One or more of the following will apply:</p> <p>Non-Sterling Transaction Fee (for foreign currency transactions): 2.99% of transaction</p> <p>Non-Sterling Cash Advance Fee (handling fee for Cash Advances): 5.00% handling fee</p>				
Default charges	£9.00 for going over your credit limit, paying late, or for each failed payment. You may be charged more than one of these charges in any one month. See section 2 of your credit card agreement for more information.				