

Summary Box

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

APR Rates as shown, depending on individual circumstances	Representative 34.9% APR variable
Other APR's	44.9% or 49.9% or 54.9% or 59.9% variable

Interest Rates (variable)

	Promotional Rates*	Monthly Rate	Annual Rate
Purchases	We may make promotional offers from time to time	2.529% or 3.142% or 3.434% or 3.717% or 3.992%	34.95% or 44.95% or 49.95% or 54.95% or 59.95%
Cash transactions (if available)	We may make promotional offers from time to time	3.142% or 3.717% or 3.992% or 4.259% or 4.519%	44.95% or 54.95% or 59.95% or 64.95% or 69.95%
Balance transfers (if available)	0% per annum for 5 months from account opening for balance transfers made within 60 days of account opening or as we let you know at the time	2.529% or 3.142% or 3.434% or 3.717% or 3.992%	34.95% or 44.95% or 49.95% or 54.95% or 59.95%
Money transfers (if available)	We may make promotional offers from time to time	2.529% or 3.142% or 3.434% or 3.717% or 3.992%	34.95% or 44.95% or 49.95% or 54.95% or 59.95%
Buy Now Pay Later transactions (if available)	0% per annum for 3 months from the date of transaction or as we let you know at the time	Not applicable	Not applicable
Instalment Plans (if available)	Charged at a rate equal to your standard purchase rate or as we let you know at the time	Not applicable	Not applicable

Interest Free Period

- Maximum 48 days on standard purchases if you pay your balance in full every month and on time.
- Balance transfers and money transfers are only interest free during the promotional period (if any).
- There is no interest free period on cash transactions or on instalment plans.

If you do not make at least your contractual minimum payment in full and on time or if you go over your credit limit any promotional rates may come to an end and we will charge the standard interest rate, as applicable, instead of the promotional rate.

Interest Charging Information

You will not pay interest on new purchases if you pay your balance in full and on time each month. If you do not, we will charge interest over the following periods as shown below:

	From	To
Purchases	Date of the transaction	Repaid in full**
Cash Transactions	Date of the transaction	Repaid in full**
Balance Transfers and Money Transfers	Date of the transaction	Repaid in full**

**Interest is calculated on a daily basis. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.

Our interest rates (other than promotional rates) are linked to the Bank of England Base Rate (also known as Bank Rate). If the Bank Rate changes, we will change our standard rates by the same amount. We will show the new rate on your next statement.

Allocation of Payments

If you do not pay off your balance in full, we will allocate payments to balances with the highest interest rate before balances with lower interest rates. There are some exceptions to this including the way we allocate payments to any instalment or PayDown plan. For further details, please refer to the '**How do we apply payments to the different balances?**' section in your Credit Agreement.

Minimum Repayment

- The sum of interest, default fees and between 1% and 3.25% (we will tell you which once you have completed your application but before you make a decision on whether to go ahead) of the full amount you owe (including the interest and default fees) as shown on your monthly statement, unless you owe less than £5, then the full amount you owe.
- If you only make this contractual minimum payment it will take longer and cost more to clear your balance and we may recommend you make extra payments or move all or part of your plan to a PayDown plan and/ or increase your contractual minimum payment.

Credit Limit

Minimum Credit Limit	£250
Maximum Credit Limit	Subject to status

Fees

No annual fee

Charges

Balance transfers (if available)	Up to 3% of the transaction (minimum £3)
Money transfers (if available)	Up to 3% of the transaction (minimum £3)
Cash transactions	5% of the transaction (minimum £4)
Paper copies of statements	£5.00 (up to a maximum of £10 per request)

For further details, please refer to the credit agreement

Foreign Usage (if available)

Payment scheme exchange rate	Rates available at www.mastercard.com
Foreign exchange conversion charge	2.95% of the amount of the transaction

Default Fees

Late payment fee	£12.00
Overlimit fee	£12.00
Trace fee (charged if you change your details and you do not tell us where you may be contacted)	£20.00

*To benefit from any promotional offers you must not break the agreement, e.g. by not making at least your contractual minimum payment in full and on time or exceeding your credit limit. If you do break the agreement, we may charge the standard rate, as applicable, instead of the promotional rate.