

# Important Customer Information

## Your Card - Important Customer Information

<b>1. Is a credit card suitable for my needs?</b>	<b>Put Simply</b>
<p>Credit cards can be very useful, allowing you to make payments securely, earn loyalty points and providing a helpful short term credit line. However, a credit card can be expensive if used to borrow over a long period or used regularly to withdraw cash.</p>	<p>Credit cards can be very useful, but are an expensive way to borrow large amounts over a long period or to withdraw cash regularly.</p>
<b>2. How much will I have to repay?</b>	<b>Put Simply</b>
<p>We'll send you a statement each month showing details of what you owe. The amount you have to pay will depend on how much you spend using your card, how much you repay each month, the interest rate that we charge and whether you have any instalment or PayDown plans. You must make at least the contractual minimum payment by the due date as shown on your statement.</p> <p>You do not have to make payments on any Buy Now Pay Later balance you may have until the end of the promotional period.</p> <p>You can pay off as much as you like each month, between the contractual minimum payment and everything you owe, but the more you pay back, the less you'll pay in interest and the sooner you'll clear your balance.</p> <p>If we notice that you have not been making sufficient payments to help you pay your balance down, we may recommend you make extra payments or move part or all of your balance to a PayDown Plan.</p> <p>You can set up a direct debit to pay everything you owe, the minimum payment, a fixed amount each month or the sum of your minimum payment, total monthly instalment payment and any recommended extra payment.</p> <p>For further details, see the section of the Agreement called <b>How much do you have to pay each month?</b></p>	<p>You must pay at least your contractual minimum payment each month on time but if you only pay the minimum it will take you longer and cost you more to repay what you owe.</p> <p>If we notice your payments aren't reducing your balance sufficiently, we may recommend that you make extra payments or move part or all of the balance to a PayDown Plan. Making extra payments will mean that you will pay less interest and pay your balance down quicker.</p>
<b>3. What will happen to me if I do not keep up with repayments?</b>	<b>Put Simply</b>
<p>So long as you make at least your contractual minimum payment on time, you won't be charged any late fees.</p> <p>If you do miss a payment, you'll be charged £12 as well as interest and this will mean that your debt will grow and we'll have to report the missed payment to the credit reference agencies.</p> <p>This might make it harder and more expensive for you to get credit in the future. Remember, you can set up a direct debit which will help you avoid having to pay a late fee.</p> <p>Failing to keep up with your repayments will also result in any promotional offers and instalment plans being withdrawn and you will pay the standard purchase rate on these amounts. Buy Now Pay Later and instalment plan balances will be moved to your standard purchase balance.</p> <p>If we register a default or you become insolvent, this will remain on your credit file for 6 years. It could also result in legal action being taken against you, by us or a third party to whom we may have sold the debt. This could result in a court order being obtained (which could possibly be enforced by securing the debt against your home) and you incurring legal costs. In exceptional cases, an order for the sale of your home could be made.</p> <p>You should contact us if you are having difficulties making payments.</p>	<p>You will be charged a £12 fee if you do not make at least your contractual minimum payment on time and any promotional offers and instalment plans will be withdrawn and you will pay the standard purchase rate on these amounts.</p> <p>Missed payments are reported to credit reference agencies. This means your credit rating could go down making it harder to get credit in the future.</p>

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<b>4. Can I withdraw from the agreement once I have entered it?</b>	<b>Put Simply</b>
You have 14 days from the day after you receive your first credit card to tell us you want to withdraw from the agreement. You can do this by writing to us or calling Customer Services. We will tell you how much to repay and how to pay it. From then you have 30 days to pay what you have borrowed including any interest.	You have 14 days after you receive your first credit card to change your mind.
<b>5. Are there any particular features of this credit product that I should be aware of?</b>	<b>Put Simply</b>
The main features of the card are set out here and in the Pre-Contract Credit Information. Do read this carefully before you apply to ensure that the card is right for you and that you understand the features of this product. You can take it away and read it and if you have any questions you can call us on the number at the end.	Make sure you read the Pre-Contract Credit Information now or, if you would like longer to think about the card, you can take it away and read it later.
<b>6. Interest rates</b>	<b>Put Simply</b>
<p>The interest rate you pay may vary according to your personal circumstances. We will tell you the APR and rates applicable to your account after the credit check. All our interest rates are variable.</p> <ul style="list-style-type: none"><li>• Our representative APR is 24.9% variable.</li><li>• For purchase transactions, the interest rate is 24.94% per annum (variable) or 34.95% per annum (variable) or 39.94% per annum (variable).</li><li>• For cash transactions, the interest rate is 34.95% per annum (variable) or 39.94% per annum (variable) and interest is charged from the date the transaction is added to your account.</li><li>• For balance transfers, the interest rate is 24.94% per annum (variable) or 34.95% per annum (variable) or 39.94% per annum (variable) and interest is charged from the date the transaction is added to your account. Introductory rate: 0% p.a. for 12 months from account opening for balance transfers made within 6 weeks of account opening.</li><li>• For money transfers, the interest rate is 24.94% per annum (variable) or 34.95% per annum (variable) or 39.94% per annum (variable) and interest is charged from the date the transaction is added to your account.</li><li>• For Buy Now Pay Later transactions (if applicable), the interest rate is 0% for 3 months from the date of the transactions (or as we let you know at the time), at the end of which you will pay your standard purchase rate.</li><li>• For instalment plans (if applicable) they will be charged at a rate equal to your standard purchase rate or as we tell you otherwise.</li></ul>	<p>Most customers get a 24.94% per annum (variable) on purchases. However, you could get 34.95% per annum (variable) or 39.94% per annum (variable). We will tell you which rate will apply after your credit check.</p> <p>If you use your card to withdraw cash the interest rate is 34.95% per annum (variable) or 39.94% per annum (variable).</p> <p>If you use your card for balance transfers and/or money transfers the interest rate is 24.94% per annum (variable) or 34.95% per annum (variable) or 39.94% per annum (variable) and 0% p.a. for 12 months from account opening for balance transfers made within 6 weeks of account opening.</p> <p>If you use your card for Buy Now Pay Later transactions the interest rate is 0% for 3 months from the date of the transaction or as we let you know at the time.</p> <p>For instalment plans, the interest rate is equal to your standard purchase rate or as we tell you otherwise.</p>

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<p><b>7. Charges</b></p> <ul style="list-style-type: none"><li>• Cash fee of 3% of the amount of the transaction (at least £3.00) for all cash transactions made in the UK or abroad. Interest is charged from the date the transaction is added to your account even if you pay off your standard balance in full.</li><li>• Balance transfer fee of up to 5% of the amount of the transaction.</li><li>• Money transfer fee of up to 5% of the amount of the transaction.</li><li>• A fee of £12 each month you go over your credit limit and each subsequent statement month you stay over your credit limit.</li><li>• A fee of £12 each time you do not make your contractual minimum payment in full and on time.</li><li>• £12 returned payment fee (for each returned payment).</li><li>• A fee of 2.75% of the amount of the transaction for every transaction you make in a currency other than sterling.</li><li>• £3 for each copy of a statement (up to a maximum of £10 per request).</li><li>• £25 trace fee (if you do not inform us of a change of your details).</li></ul> <p>A cash transaction also includes the purchase of travellers' cheques or foreign currency and gambling transactions.</p> <p>We may change any of these charges but will let you know first.</p>	<p><b>Put Simply</b></p> <p>The following variable fees apply:</p> <ul style="list-style-type: none"><li>• A 3% fee (at least £3.00) for all cash withdrawals.</li><li>• A fee of up to 5% for all balance transfers.</li><li>• A fee of up to 5% for all money transfers.</li><li>• A £12 overlimit fee.</li><li>• A £12 late payment fee.</li><li>• A £12 returned payment fee.</li><li>• A 2.75% fee for non-sterling transactions.</li><li>• £3 for each copy of a statement.</li><li>• A £25 trace fee.</li></ul>
<p><b>8. Interest rates may change</b></p> <p>Our interest rates (other than promotional rates) are linked to the Bank of England Base Rate. If the Bank of England Base Rate changes, we will change our standard rates by the same amount. We will show the new rate on your next statement.</p> <p>We may also change your interest rates for any valid reason:</p> <ul style="list-style-type: none"><li>• As a result of a rate change across all borrowers</li><li>• Based on a number of individual factors such as the credit risk you pose and the way you use your account</li></ul> <p>We will give you at least 30 days' notice (unless the rates are going down or due to a change in the Bank of England Base Rate).</p> <p>If we are increasing an interest rate other than because of a change in the Bank of England Base Rate and you don't want to accept the new rate, and you tell us this within 60 days of us telling you about the change, you can repay what you owe us at the unchanged interest rate.</p>	<p><b>Put Simply</b></p> <p>Our interest rates are linked to the Bank of England Base Rate which means that if the rate increases you will pay more.</p> <p>We may also change your interest rates for a valid reason but we'll let you know if we do and why in advance, and you can close your account before it changes and pay down at the unchanged rate, but you will not be able to use your card.</p>
<p><b>9. Promotional Offers</b></p> <p>We may offer promotional rates and promotional periods on purchases, balance transfers or money transfers from time to time. We may offer Buy Now Pay Later and instalment plans. If we do, we will let you have the details about the promotional rate and the period for which it will apply and any other terms. If you have a promotional rate or period and you do not make at least your contractual minimum payment by the due date, or if you go over your credit limit, or you do not make an instalment payment, the promotional offer will end and you will be charged the standard interest rate applicable at the time. This standard interest rate will also apply at the end of the promotional period. You should consider whether you will be able to make payments when charged at the standard interest rate.</p>	<p><b>Put Simply</b></p> <p>If you have any promotional offer(s) and you go over your credit limit or miss payments, they will be withdrawn.</p>

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10. eStatements	Put Simply
<p>If you consent to receiving credit card statements and notices electronically, we will provide you with eStatements through your secure Online Account Manager. We will also send other important notices electronically such as notices about changes to your terms &amp; conditions and any fees you may have incurred. You will receive an email when your eStatements and notices are ready to view online so please make sure the email address you provide is correct and is checked by you regularly.</p> <p>If you do not want to receive statements and notices electronically, you can change your preferences and update your email address at any time in your Online Account Manager or by contacting Customer Services.</p>	<p>If you provide an email address and your consent we will send statements and other notices electronically. If you do want to receive statements by post, you can change your preferences at any time by contacting Customer Service or on Online Account Manager.</p>

11. Questions	Put Simply
<p>If you have any questions or require more explanation please contact us on 0333 220 2646. Calls are charged at a standard national rate. Call costs from mobiles and other operators may vary so please check before calling. Our lines are open 9am to 10pm Monday to Friday, 9am to 8pm Saturday, 10am to 6pm Sunday. Calls may be recorded and monitored for training and security purposes and to help us manage your account.</p>	<p>If you have any questions or require more explanation please contact the helpline available.</p>

## Other Useful Information

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### How to make payments

For details of how you can make payments to your account please see the Agreement (**How can you make a payment?**).

Full details about payment methods can also be found on the back of statements.

### Recurring transaction

A recurring transaction is a regular payment (other than a direct debit or standing order) collected from your credit card account by a supplier of goods or services (such as a magazine subscription) in line with your instructions. The Direct Debit Guarantee does not cover recurring transactions.

If you have authorised a recurring transaction, the person being paid may continue to take payments from your credit card account until you tell them or us to cancel it. You may withdraw your consent to a recurring transaction at any time. The latest point at which you can cancel your authorisation with us is the end of the working day (a working day is defined as Monday – Friday, excluding bank holidays) before the recurring transaction is due to be paid.