

## SUMMARY BOX

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

<b>APR</b> Rates as shown, depending on individual circumstances		<b>Representative 24.9% APR variable</b>		<b>34.9% APR variable</b>		<b>39.9% APR variable</b>	
Interest rates (variable)	Promotional Rates*	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
Purchases	We may make promotional offers from time to time.	1.873%	24.94%	2.529%	34.95%	2.840%	39.94%
Cash transactions (if available)	We may make promotional offers from time to time.	2.529%	34.95%	2.840%	39.94%	2.840%	39.94%
Balance transfers (if available)	0% p.a. for 12 months from account opening for balance transfers made within 6 weeks of account opening or as we let you know at the time.	1.873%	24.94%	2.529%	34.95%	2.840%	39.94%
Money transfers (if available)	We may make promotional offers from time to time.	1.873%	24.94%	2.529%	34.95%	2.840%	39.94%
Buy Now Pay Later transactions (if available)	0% p.a. for 3 months from the date of transaction or as we let you know at the time.	Not applicable	Not applicable	Not applicable	Not applicable	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	Not applicable	Not applicable	Not applicable	Not applicable
Interest Free Period	<ul style="list-style-type: none"> <li>Maximum 56 days on standard purchases if you pay your balance in full every month and on time.</li> <li>Balance transfers and money transfers are only interest free during the promotional period (if any).</li> <li>There is no interest free period on cash transactions or on instalment plans.</li> </ul> <p>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.</p>						
Interest Charging Information		<b>From</b>		<b>To</b>			
	Purchases	Date added to Account		Repaid in full**			
	Cash Transactions	Date added to Account		Repaid in full**			
	Balance Transfers and Money Transfers	Date added to Account		Repaid in full**			
	<p>**Interest is calculated on a daily basis on your actual daily balance. You will not pay interest on new purchases if you pay your balance in full and on time each month. 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.</p> <p>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.</p>						
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 <b>'How do we apply payments to the different balances?'</b> section in your Credit Agreement.						
Minimum repayment	<ul style="list-style-type: none"> <li>The sum of interest, default fees and 1% 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.</li> <li>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.</li> </ul>						
Credit Limit	Minimum credit limit	£500					
	Maximum credit limit	Subject to Status					
Fees	No annual fee						
Charges	Balance transfers (if available)	Up to 5% of the amount of the transaction					
	Money transfers (if available)	Up to 5% of the amount of the transaction					
	Cash transactions	3% of the amount of the transaction (minimum £3.00)					
	Paper copies of statements	£ 3.00 (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 <a href="http://www.mastercard.com/global/currencyconversion">www.mastercard.com/global/currencyconversion</a>					
	Non-sterling transaction fee	2.75% of the amount of the transaction					
Default Fees	Late payment fee	£12.00					
	Returned 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)	£25.00					

\*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..

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