

# Credit Card Summary Box

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

APR	Representative 24.9% APR variable			
Interest rates		Introductory Rate	Monthly Rate	Annual Rate
	Purchases	N/A	1.873%	24.9%
	Cash advances	N/A	2.207%	29.9%
	Balance transfers	0% on balance transfers made within 90 days of account opening for 20 months from the date of transfer	1.873%	24.9%
Interest-free period	Maximum 56 days for purchases if you pay your transaction balance (the amount you owe excluding any instalment plan) in full and on time. If you have an instalment plan, you'll also need to pay the monthly instalment and fee.			
Interest charging information	We won't charge interest on any purchases shown in a statement if you pay the full transaction balance and any monthly instalment plan payments by the payment due date. Otherwise, the period over which interest is charged will be:			
	Purchases, cash advances and balance transfers	From Date charged to your account	Until Paid in full	
Allocation of payments	<p>We apply your payments in a certain order if the amount you pay in a month is less than the full amount you owe. We explain the order below.</p> <ol style="list-style-type: none"> <li>To any overdue minimum payments (we call these 'arrears')</li> <li>To the minimum payment for that month</li> <li>To any monthly instalment (or instalments) and instalment plan fees</li> <li>To the rest of the transaction balance. You can find that amount in your statement</li> <li>To any transactions, interest or charges that haven't yet been included in your statement</li> <li>To any instalment plan balances that are left.</li> </ol> <p>In each case we apply payments first to amounts that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. We always pay off interest and charges first.</p> <p>Sometimes amounts are charged at the same interest rate. If that's the case, we'll apply your payment to the oldest amounts first. If you have more than one instalment plan we'll apply the payment against them in the order they were added to the account, starting with the plan that has been on the account longest.</p>			
Minimum repayment	<p>We explain below how we work out the amount of your minimum payment. It'll be the highest amount that we work out from the three options below:</p> <p><b>A.</b> The total amount of:</p> <ol style="list-style-type: none"> <li>interest added to the account since your last statement; plus</li> <li>any default charges (this is a charge that applies where you've broken the agreement, for example, you pay late); plus</li> <li>1% of the rest of the amount you owe.</li> </ol> <p><b>B.</b> 3% of the full amount you owe.</p> <p><b>C.</b> £5.</p>			
Credit limit	Minimum credit limit	£500		
	Maximum credit limit	Subject to status		
Fees	No annual fee			
Charges	Cash Fee	2.99% of the cash or cash related payment (minimum £3)		
	Balance transfers	2.99% fee (minimum £5) of each balance transferred within 90 days of account opening.  The charge for balances transferred after 90 days from account opening will be set out if we send you an offer for a balance transfer		
	Instalment plans	Before you take out an instalment plan, we'll tell you the fees that apply.		
Foreign Usage	Payment Scheme Exchange Rate	Rates can be found at: <a href="https://visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a>		
	One or more of the following may apply:			
	Non-Sterling Transaction Fee	2.99% of the transaction amount in Sterling (rather than the currency of the transaction)  The minimum charge is £3 for cash or cash payments		
	Cash Fee	2.99% of the cash or cash related payment (minimum £3)		
Default fees	If you're late making the minimum payment	£12		
	If you're over your credit limit (even if we've allowed you to go over)	£12		
	If a payment is returned unpaid	£5		
	If we need to enforce repayment, including legal and tracing costs	Our reasonable costs		

Contact us online or by phone

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