**Gold Card Summary Box**

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

<table>
<thead>
<tr>
<th>APR</th>
<th>Represented APR variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal rates</td>
<td>20.4% APR variance</td>
</tr>
</tbody>
</table>

**Introductory Rate**

- **Monthly Rate**
- **Annual Rate**

**Internal Interest-Free Period**

- **No additional interest charges in any purchase if you pay the transaction balance (the amount you owe excluding any instalment plan) at least once and on time. If you have any instalment plan, you’ll also need to pay the monthly instalment and fee.**

**Internal Charging Information**

- We don’t charge interest on any purchase charges 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**
  - **Until**

**Allocation of Payments**

- We apply your payments in a certain order if the amount you pay in a month is less than the minimum amount we require.

**Minimum Repayment**

- We explain below how we work out the amount of your minimum payment. It will be the highest amount that we work out from the three options below:

| A. | The total amount of:
|---|---|
| a. | interest added to the account since your last statement; plus
| b. | any default charges (this is a charge that applies where you’ve broken the agreement, for example, you pay late); plus
| c. | 1% of the rest of the amount you owe. |

| B. | 3% of the full amount you owe. |

| C. | £5. |

**Credit Limit**

- **Minimum credit limit**: £500
- **Maximum credit limit**: Subject to status

**Fees**

<table>
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<tr>
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<td><strong>Cash Fee</strong></td>
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**Transfer Fees**

- **Transfer fees** set out in every statement made to you.
- **Instalment Plan** fees

**Foreign Usage Payment Scheme**

- **Exchange Rate**

**Non-Sterling Transaction Fee**

- 2.99% of the transaction amount in Sterling (other than the currency of the transaction). The minimum charge is £5 or cash payments.

**Default Fees**

- If you’re late making the minimum payment

**Payment Error**

- If you’ve paid your monthly instalment but we’ve allowed you to go over your credit limit. |

- If a payment is returned unpaid

- If we need to enforce repayment, including legal and tracing costs

**Contact us online or by phone**

- chat with us via our App or message us via Online Banking 03 456 100 100 firstdirect.com

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