

**Representative Example:**  
**Representative 19.9% APR (variable) based on an assumed Credit Limit of £1,200.**  
**Standard interest rate for purchases: 19.9% p.a. (variable). Annual fee: £0.**

The actual credit limit will depend on our credit assessment of you. The actual APR you'll receive will depend on your circumstances.

We use your application details and information obtained from credit reference agencies to decide the APRs we offer to individual customers and the agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We do not offer a facility to calculate your APR before you apply. At least 51% of customers offered a credit card will receive our representative 19.9% APR (variable) and standard effective purchase rate of 19.9% p.a. (variable) and balance transfer rate of 19.9% p.a. (variable). The standard effective cash advance and money transfer rate for these customers will be 26.9% p.a. (variable). For other customers, the effective rates for purchases will be either 25.9% p.a. (variable) or 29.9% p.a. (variable), the effective rates for balance transfers will be either 25.9% p.a. (variable) or 29.9% p.a. (variable) and the effective rate for cash advances and money transfers will be either 26.9% p.a. (variable) or 29.9% p.a. (variable).

## SUMMARY BOX

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

APR	Representative 19.9% APR (variable) – Rates of 19.9% APR, 25.9% APR or 29.9% APR, depending on individual circumstances.							
Interest Rates	Transaction Type	Introductory Rate	Monthly Rate		Annual Rates			
			From	To	Simple		Effective	
					From	To	From	To
	Purchases	0% interest for 3 months from account opening, then standard rates apply	1.523%	2.203%	18.3%	26.4%	19.9%	29.9%
	Cash Advances	NA	2.005%	2.203%	24.1%	26.4%	26.9%	29.9%
	Balance Transfers	0% interest for 20 months from account opening, then standard rates apply	1.523%	2.203%	18.3%	26.4%	19.9%	29.9%
	Money Transfers	NA	2.005%	2.203%	24.1%	26.4%	26.9%	29.9%
Interest Free Period	<ul style="list-style-type: none"><li>• Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time.</li><li>• No interest-free period for cash advances, balance transfers or money transfers (subject to any special offer, including an introductory or promotional rate).</li></ul>							
Interest Charging Information	You will not pay interest on new purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. If you don't do this, we may need to make an adjustment to include interest for purchases on your next statement. Otherwise, interest is charged on all types of transaction from the date they are debited to your account until repaid in full.							
				From			Until	
	Purchases, cash advances, balance transfers and money transfers			Date debited to your account			Repaid in full	
Allocation of Payments	<ul style="list-style-type: none"><li>• If you do not pay off your balance in full, payments we receive will be allocated in the following order:</li><li>• to pay your contractual Minimum Payment under section 2 of this Agreement;</li><li>• to pay any Instalment Plan fees;</li><li>• to pay any monthly Instalment Plan repayments (if you have more than one plan we'll first pay off the one which ends soonest);</li><li>• to reduce sums shown on your most recent monthly statement (excluding Instalment Plans), according to their interest rates, with the highest rate paid first;</li><li>• to reduce the remainder of the outstanding balance(s) on any Instalment Plan(s) on the account; and</li><li>• finally, if any payment exceeds your most recent monthly statement balance, the excess will then be applied to reduce sums charged to your account but not yet shown on any monthly statement. This is also done according to their interest rates, with the highest interest rate paid first.</li><li>• See General Condition 6 of your Credit Card Agreement for full details.</li></ul>							

<b>Minimum Repayment</b>	<p>Each month, the greater of:</p> <ul style="list-style-type: none"> <li>(i) £5 or the full balance if less;</li> <li>(ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1% of the remaining balance (including any Instalment Plan balance(s) but excluding any annual fee); or</li> <li>(iii) the excess over your credit limit after deducting any overdue amounts from previous statements.</li> </ul> <p>We limit each overdue amount to the greater of (i) or (ii) above.</p> <p><b>We encourage you to pay more than the minimum amount each month, to clear your balance more quickly and pay less interest. If you're finding it difficult to make payments please tell us so that we can try to help.</b></p>	
<b>Credit Limit</b>	Minimum	£300
	Maximum	Subject to status
<b>Fees</b>	Annual fee	£0
	Instalment Plan Fee	If you take out an Instalment Plan, you will also pay an Instalment Plan fee; see General Condition 15 for further details.
<b>Charges</b>	• Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3
	• Cash Fee (all other Advances)	3% handling fee
	• Copies of statements	£3 each
	• Returned payment	£10 each
<b>Foreign Usage</b>	Payment scheme exchange rate	Rates can be found at Mastercard – <a href="https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a>
	<b>One or more of the following may apply:</b>	
	• Non-Sterling Transaction Fee	2.75% of transaction
	• Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3
	• Cash Fee (all other Advances)	3% handling fee
<b>Default Charges</b>	• If your payment is late by more than one day	£12
	• If you exceed your credit limit by more than £12	£12