

Summary Box

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

APR	Typical 17.9% APR variable		
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate
Purchases	0% interest on purchases for 3 months	1.385%	16.618%
	Introductory rate on purchases expires 3 months after the account opening date		
Balance Transfer	0% interest on Balance Transfer for 9 months	1.385%	16.618%
	Introductory rate on Balance Transfers expires 9 months after the account opening date		
Cash Advances	N/A	1.873%	22.478% p.a.
Interest free period	Up to 56 days for purchases if you pay your balance in full and on time, 0 days for cash advances		
Interest charging information	The periods over which interest is charged are as follows:		
		From	Until
	Card Purchases	Transaction date	Paid in full
	Cash Advances	Transaction date	Paid in full
	If you pay the balance in full any interest charged for the period from the previous statement to the date of full payment will be debited to your account the following month.		
Allocation of payments	If you do not pay off your balance in full when you make a payment it will be used in the following order to pay off: (1) Interest on fees, purchases and balance transfers (2) any fees and insurance premiums (3) interest on cash advances (4) purchases, balance transfers and cash advances.		
Minimum monthly repayment	The monthly minimum payment will be the greatest of: 2.5% of the outstanding balance shown on your statement (minimum £5) OR the full balance (if less than £5) OR the total of interest plus any Payment Protection Insurance premium shown on your statement.		
Amount of Credit	Min £750 Maximum credit subject to status.		
Fee	No Annual Fee		
Charges	Cash Advance Fee of 2.5% subject to a minimum of £3. Purchase and Payment Protection (Optional) 59p per month for every £100 outstanding. For example, if the outstanding balance on your credit card at the end of the month were £1,000 the insurance cost would be £5.90. Cross Border Handling Fee of 2.75%. A Balance Transfer Fee of 2.98% will apply for each Balance Transfer.		
Default charges	£12 in respect of any unpaid direct debit or cheque £12 late payment fee. £12 over limit fee for each month the account exceeds the credit limit.		