

## Summary Box

The information contained within this table summarises key product features and is not intended to replace any terms and conditions.			
<b>APR</b>	Typical 17.9% APR variable		
<b>Other Interest Rates</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>	
<b>Purchases</b>	1.385%	16.618% p.a.	
<b>Cash Advances</b>	1.873%	22.478% p.a.	
<b>Interest Free Period</b>	Up to 56 days for purchases if you pay your balance in full and on time, 0 days for cash advances		
<b>Interest charging information</b>	The periods over which interest is charged are as follows:		
		<b>From</b>	<b>Until</b>
	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.		
<b>Allocation of Payments</b>	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		
<b>Minimum monthly repayment</b>	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.		
<b>Amount of Credit</b>	Max. £250		
<b>Fee</b>	No Annual Fee		
<b>Charges</b>	Cash Advance Fee of 2.5% subject to a minimum of £3 Cross Border Handling Fee of 2.75%		
<b>Default charges</b>	£12 in respect of any unpaid direct debit or cheque		

Credit Card approval is subject to the Bank's lending conditions. Applicants must be 18 years or over. Terms and Conditions are available on request.