

APR	<p>Representative 34.9% (variable).</p> <p>Rates from 9.9% APR to 34.9% APR depending on individual circumstances.</p>												
Interest rates	<p>Your interest rates are linked to the Bank of England base rate. This means that if the base rate increases or decreases in the future, we will change your standard interest rates by the same amount. However, if the Bank of England base rate is reduced below 0.5%, we will assume it is 0.5% when calculating any changes to your interest rate. You can see the current Bank of England base rate at:  <a href="http://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate">www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate</a></p> <table border="1" data-bbox="406 504 1471 1265"> <thead> <tr> <th data-bbox="406 504 675 692">Transaction type</th> <th data-bbox="675 504 940 692">Standard simple interest rates per month (variable)</th> <th data-bbox="940 504 1204 692">Standard compound interest rates per annum (variable)</th> <th data-bbox="1204 504 1471 692">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="406 692 675 819">Purchases in any currency</td> <td data-bbox="675 692 940 819">2.526%</td> <td data-bbox="940 692 1204 819">34.9%</td> <td data-bbox="1204 692 1471 819">n/a</td> </tr> <tr> <td data-bbox="406 819 675 1265">Cash transactions in any currency (This also includes withdrawing cash, purchasing foreign or digital currency, sending money orders, wire transfers, gambling and, paying off debts/fines)</td> <td data-bbox="675 819 940 1265">2.526%</td> <td data-bbox="940 819 1204 1265">34.9%</td> <td data-bbox="1204 819 1471 1265">£3 per transaction</td> </tr> </tbody> </table>	Transaction type	Standard simple interest rates per month (variable)	Standard compound interest rates per annum (variable)	Fees	Purchases in any currency	2.526%	34.9%	n/a	Cash transactions in any currency (This also includes withdrawing cash, purchasing foreign or digital currency, sending money orders, wire transfers, gambling and, paying off debts/fines)	2.526%	34.9%	£3 per transaction
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Interest-free period	<p>A maximum of 56 days for purchases made on your card if you pay your balance in full by the payment deadline.</p> <p>But there is no interest-free period on cash transactions.</p>												
How interest will be charged	<p>If you pay your balance in full by the payment deadline, we won't charge interest on purchases you made with your card.</p> <p>If you do not pay your balance in full by the deadline, we will charge interest on purchases from the day you make the purchase until you pay your statement balance in full.</p> <p>If you make a cash (or "cash-like") transaction, we will charge you interest from the day the transaction appears on your account until you pay off your cash balance.</p>												
How we'll allocate your payments	<p>When you make a payment to us, we will apply it against whatever balance is charging you the higher rate of interest before those that are charged at lower rates of interest.</p>												

<p>Minimum repayments</p>	<p>This is how we calculate your minimum payment.</p> <p>Whatever value is higher out of:</p> <ul style="list-style-type: none"> <li>• £5 or, if your outstanding balance is less than £5, your outstanding balance; or</li> <li>• the sum of interest, fees, charges and arrears that have been applied to your account since your last statement date, plus a set percentage of the amount outstanding (see below for details).</li> </ul> <p>The set percentage of the amount outstanding is the greater of:</p> <ul style="list-style-type: none"> <li>• 1%; or</li> <li>• your monthly simple interest rate + 0.1%</li> </ul> <p>For example, an annual compound interest rate of 34.90% has a simple monthly interest rate of 2.526% so the set percentage of the amount outstanding would be 2.626%. Please note that the minimum payment of your card will vary if your interest rate changes.</p> <p>If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance.</p>								
<p>Credit limit</p>	<table border="1"> <tr> <td data-bbox="408 813 940 907">Minimum initial credit limit</td> <td data-bbox="940 813 1469 907">£200</td> </tr> <tr> <td data-bbox="408 907 940 1001">Maximum initial credit limit</td> <td data-bbox="940 907 1469 1001">£2000</td> </tr> </table>	Minimum initial credit limit	£200	Maximum initial credit limit	£2000				
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<p>Fees</p>	<p>No annual fee</p>								
<p>A breakdown of charges</p>	<table border="1"> <tr> <td data-bbox="408 1160 940 1252">Annual Fee</td> <td data-bbox="940 1160 1469 1252">N/A</td> </tr> <tr> <td data-bbox="408 1252 940 1346">Cash Fee (any currency)</td> <td data-bbox="940 1252 1469 1346">£3 per transaction</td> </tr> <tr> <td data-bbox="408 1346 940 1440">Balance Transfer Fee</td> <td data-bbox="940 1346 1469 1440">N/A (not available on this product)</td> </tr> <tr> <td data-bbox="408 1440 940 1534">Money Transfer Fee</td> <td data-bbox="940 1440 1469 1534">N/A (not available on this product)</td> </tr> </table>	Annual Fee	N/A	Cash Fee (any currency)	£3 per transaction	Balance Transfer Fee	N/A (not available on this product)	Money Transfer Fee	N/A (not available on this product)
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<p>Using your card abroad</p>	<p>The exchange rate for your transaction can be found using Visa's currency conversion tool at <a href="https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a></p> <p>We do not add any additional fees or charges to your foreign transactions, but the cash fees laid out above continue to apply.</p>								
<p>Default fees</p>	<table border="1"> <tr> <td data-bbox="408 1814 940 1908">Late payment charge</td> <td data-bbox="940 1814 1469 1908">£12.00</td> </tr> <tr> <td data-bbox="408 1908 940 2002">Over limit charge</td> <td data-bbox="940 1908 1469 2002">£0.00</td> </tr> </table>	Late payment charge	£12.00	Over limit charge	£0.00				
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