

APR	<p>Representative 34.9% APR (variable).</p> <p>Rates from 24.9% 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:</p> <p>www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate</p> <table border="1" data-bbox="406 504 1473 1265"> <thead> <tr> <th data-bbox="406 504 675 689">Transaction type</th> <th data-bbox="675 504 938 689">Standard simple interest rates per month (variable)</th> <th data-bbox="938 504 1203 689">Standard compound interest rates per annum (variable)</th> <th data-bbox="1203 504 1473 689">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="406 689 675 817">Purchases in any currency</td> <td data-bbox="675 689 938 817">2.526%</td> <td data-bbox="938 689 1203 817">34.9%</td> <td data-bbox="1203 689 1473 817">N/A</td> </tr> <tr> <td data-bbox="406 817 675 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="675 817 938 1265">2.526%</td> <td data-bbox="938 817 1203 1265">34.9%</td> <td data-bbox="1203 817 1473 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"> • £5 or, if your outstanding balance is less than £5, your outstanding balance; or • 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). <p>The set percentage of the amount outstanding is the greater of:</p> <ul style="list-style-type: none"> • 1%; or • your monthly simple interest rate + 0.1% <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="406 813 938 907">Minimum initial credit limit</td> <td data-bbox="938 813 1468 907">£200</td> </tr> <tr> <td data-bbox="406 907 938 1001">Maximum initial credit limit</td> <td data-bbox="938 907 1468 1001">£1500</td> </tr> </table>	Minimum initial credit limit	£200	Maximum initial credit limit	£1500				
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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="406 1158 938 1252">Annual Fee</td> <td data-bbox="938 1158 1468 1252">N/A</td> </tr> <tr> <td data-bbox="406 1252 938 1346">Cash Fee (any currency)</td> <td data-bbox="938 1252 1468 1346">£3 per transaction</td> </tr> <tr> <td data-bbox="406 1346 938 1440">Balance Transfer Fee</td> <td data-bbox="938 1346 1468 1440">N/A (not available on this product)</td> </tr> <tr> <td data-bbox="406 1440 938 1534">Money Transfer Fee</td> <td data-bbox="938 1440 1468 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 https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html.</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="406 1812 938 1906">Late payment charge</td> <td data-bbox="938 1812 1468 1906">£12.00</td> </tr> <tr> <td data-bbox="406 1906 938 2000">Over limit charge</td> <td data-bbox="938 1906 1468 2000">£0.00</td> </tr> </table>	Late payment charge	£12.00	Over limit charge	£0.00				
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