

APR	<p>Representative 34.9% APR (variable).</p> <p>Rates from 27.3% 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="405 472 1471 1200"> <thead> <tr> <th data-bbox="405 472 673 663">Transaction type</th> <th data-bbox="673 472 938 663">Standard simple interest rates per month (variable)</th> <th data-bbox="938 472 1203 663">Standard compound interest rates per annum (variable)</th> <th data-bbox="1203 472 1471 663">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="405 663 673 786">Purchases in any currency</td> <td data-bbox="673 663 938 786">2.526%</td> <td data-bbox="938 663 1203 786">34.9%</td> <td data-bbox="1203 663 1471 786">N/A</td> </tr> <tr> <td data-bbox="405 786 673 1200">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="673 786 938 1200">2.526%</td> <td data-bbox="938 786 1203 1200">34.9%</td> <td data-bbox="1203 786 1471 1200">£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>												

Minimum	This is how we calculate your minimum payment.
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<p>repayments</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="405 651 938 745">Minimum initial credit limit</td> <td data-bbox="938 651 1471 745">£200</td> </tr> <tr> <td data-bbox="405 745 938 840">Maximum initial credit limit</td> <td data-bbox="938 745 1471 840">£1200</td> </tr> </table>	Minimum initial credit limit	£200	Maximum initial credit limit	£1200				
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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="405 999 938 1093">Annual Fee</td> <td data-bbox="938 999 1471 1093">N/A</td> </tr> <tr> <td data-bbox="405 1093 938 1187">Cash Fee (any currency)</td> <td data-bbox="938 1093 1471 1187">£3 per transaction</td> </tr> <tr> <td data-bbox="405 1187 938 1281">Balance Transfer Fee</td> <td data-bbox="938 1187 1471 1281">N/A (not available on this product)</td> </tr> <tr> <td data-bbox="405 1281 938 1375">Money Transfer Fee</td> <td data-bbox="938 1281 1471 1375">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="405 1653 938 1747">Late payment charge</td> <td data-bbox="938 1653 1471 1747">£12.00</td> </tr> <tr> <td data-bbox="405 1747 938 1841">Over limit charge</td> <td data-bbox="938 1747 1471 1841">£0.00</td> </tr> </table>	Late payment charge	£12.00	Over limit charge	£0.00				
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