

Summary Box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

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	<table border="1"> <thead> <tr> <th data-bbox="406 470 769 627">Transaction type</th> <th data-bbox="769 470 1120 627">Standard simple interest rates per month (variable)</th> <th data-bbox="1120 470 1471 627">Standard compound interest rates per annum (variable)</th> </tr> </thead> <tbody> <tr> <td data-bbox="406 627 769 721">Purchases in any currency</td> <td data-bbox="769 627 1120 721">2.526%</td> <td data-bbox="1120 627 1471 721">34.9%</td> </tr> <tr> <td data-bbox="406 721 769 1041">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="769 721 1120 1041">2.526%</td> <td data-bbox="1120 721 1471 1041">34.9%</td> </tr> </tbody> </table>	Transaction type	Standard simple interest rates per month (variable)	Standard compound interest rates per annum (variable)	Purchases in any currency	2.526%	34.9%	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%
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Interest-free period	<p>A maximum of 56 days for purchases made on your card if you pay your statement balance in full by the payment deadline.</p> <p>There is no interest-free period on cash transactions.</p>									
How interest will be charged	<p>If you pay your balance shown on your current statement 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 shown on your current statement in full by the payment 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 repayments	<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
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- 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).

The set percentage of the amount outstanding is the greater of:

- 1%; or
- your monthly simple interest rate + 0.1%

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.

If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance.

Credit limit	<table border="1"> <tr> <td data-bbox="399 560 759 685">Spending (includes purchase transactions, cash transactions and fees)</td> <td data-bbox="759 560 1114 685">Minimum initial credit limit</td> <td data-bbox="1114 560 1469 685">£200</td> </tr> <tr> <td data-bbox="399 685 759 813"></td> <td data-bbox="759 685 1114 813">Maximum initial credit limit</td> <td data-bbox="1114 685 1469 813">£1200 (subject to status)</td> </tr> </table>	Spending (includes purchase transactions, cash transactions and fees)	Minimum initial credit limit	£200		Maximum initial credit limit	£1200 (subject to status)		
Spending (includes purchase transactions, cash transactions and fees)	Minimum initial credit limit	£200							
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Fees	No annual fee								
A breakdown of charges	<table border="1"> <tr> <td data-bbox="399 967 938 1064">Annual Fee</td> <td data-bbox="938 967 1469 1064">N/A</td> </tr> <tr> <td data-bbox="399 1064 938 1160">Cash Fee (any currency)</td> <td data-bbox="938 1064 1469 1160">£3 per transaction</td> </tr> <tr> <td data-bbox="399 1160 938 1256">Balance Transfer Fee</td> <td data-bbox="938 1160 1469 1256">N/A (not available on this product)</td> </tr> <tr> <td data-bbox="399 1256 938 1346">Money Transfer Fee</td> <td data-bbox="938 1256 1469 1346">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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Using your card abroad	<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>								
Default fees	<table border="1"> <tr> <td data-bbox="399 1624 938 1720">Missed payment fee</td> <td data-bbox="938 1624 1469 1720">£12.00</td> </tr> <tr> <td data-bbox="399 1720 938 1812">Over limit charge</td> <td data-bbox="938 1720 1469 1812">£0.00</td> </tr> </table>	Missed payment fee	£12.00	Over limit charge	£0.00				
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