

# In summary

## Our Pricing Policy

The APR, interest rates and offer duration we offer are determined by an analysis of your application details along with your credit and repayment history (as verified by independent credit reference agencies). This analysis may mean that you don't receive the advertised representative APR as detailed in the Summary Box below. Over half of our customers will receive our advertised representative APR. If you don't receive the representative APR, the maximum APR you will receive is

### SUMMARY BOX

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

APR									
Interest Rates	Introductory Rate	Monthly Rate	Annual Rate Effective						
Purchases									
Cash Withdrawals and Cash Transactions									
Balance Transfers									
Money Transfers									
Your introductory rates will be withdrawn if we don't receive at least your minimum payment by your payment due date									
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>Maximum days for purchases if you pay your balance (excluding any balances on a 0% interest rate) in full and on time, and have paid the previous month's balance in full and on time.</li> <li>There is no interest free period on cash withdrawals, cash transactions, balance transfers or money transfers.</li> </ul>								
<b>Interest Charging Information</b>	<p>You won't pay interest on new purchases if you:</p> <ul style="list-style-type: none"> <li>repay all balances (excluding any balances on a 0% interest rate) on your current statement by your payment due date, and</li> <li>have paid all balances (excluding any balances on a 0% interest rate) on your previous statement in full and on time.</li> </ul> <p>Otherwise, the period over which interest is charged is as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td><b>Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers</b></td> <td>From date debited to your account</td> <td>Until repaid in full<sup>1</sup></td> </tr> </tbody> </table> <p>If you don't pay your balance in full (excluding any balances on a 0% interest rate) by your payment due date, interest will be charged on the average daily balance until full payment is made and credited to your account. Therefore, the longer you take to make a payment, the more interest will be charged. If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.</p>				From	Until	<b>Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers</b>	From date debited to your account	Until repaid in full <sup>1</sup>
	From	Until							
<b>Purchases, Cash withdrawals, Cash transactions, Balance transfers and Money transfers</b>	From date debited to your account	Until repaid in full <sup>1</sup>							
<b>Allocation of Payments</b>	<p>If your account is in arrears, we'll clear these first (starting with the oldest) before paying off the amount due from your most recent statement.</p> <p>When you pay us, we use the money to pay off the items with the highest interest rates first. If there is more than one item at the same rate, we pay off the item at the rate which ends first.</p> <p>For further details, please refer to section 6. Paying off your balance, of the General Conditions.</p>								
<b>Minimum Repayment</b>	<p>Your minimum payment will be the greater of:</p> <ul style="list-style-type: none"> <li>the total of all interest and default fees charged on your statement plus 1% of the new balance shown on your statement plus any arrears carried over from your previous statement; or</li> <li>£25 plus any existing arrears carried over from your previous statement (or your full balance if it's less than £25); or</li> <li>the amount you owe over your credit limit including any over limit fees; or</li> <li>double the total of all interest and default fees charged on your statement, plus £5, plus any arrears carried over from your previous statement.</li> </ul> <p>If you only make the minimum payment it will take longer and cost more to clear your balance.</p> <p>We can change your minimum payment if we believe that you are likely to enter, are in, or have been in persistent debt.</p>								
<b>Credit Limit</b>	Minimum credit limit	£100							
	Maximum credit limit	Subject to status.							
<b>Annual Fee</b>									
<b>Fees</b>	Cash Withdrawals								
	Cash Transactions								
	Balance Transfers								
	Money Transfers								
<b>Foreign Usage</b>	<b>One or more of the following may apply:</b>								
	Payment Scheme Exchange Rate	Rates can be found at: <a href="https://www.mastercard.com/global/currencyconversion">mastercard.com/global/currencyconversion</a>							
	Foreign Exchange Fee	2.75% of the transaction							
	Cash Withdrawal Fee								
	Cash Transaction Fee								

<b>Default Fees</b>	Over Limit Fee	
	Late Payment Fee	