

## Summary Box

THE INFORMATION CONTAINED IN THIS TABLE SUMMARISES KEY PRODUCT FEATURES AND IS NOT INTENDED TO REPLACE ANY TERMS AND CONDITIONS.																		
Rate Band	A		B		C													
APR	Representative <b>45.1% APR</b> Variable		Representative <b>48.8% APR</b> Variable		Representative <b>51.2% APR</b> Variable													
Other Interest rates (variable)	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate												
<b>Promotional Balance Transfer Rate</b> (for 12 months if made within 90 days of account opening)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%												
<b>Balance Transfer</b>	1.733%	22.9%	1.937%	25.9%	2.071%	27.9%												
<b>Standard Purchases</b>	1.733%	22.9%	1.937%	25.9%	2.071%	27.9%												
<b>Cash Advance</b>	2.071%	27.9%	2.071%	27.9%	2.071%	27.9%												
<b>Interest free period</b>	Up to 50 days on Standard Purchases when you pay your balance in full every month by the due date. Any Interest free period only applies to any other transactions notified to you by us.																	
<b>Interest charging information</b>	<p>You will not pay interest on new purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows:</p> <table border="0"> <tr> <td>Purchases</td> <td>From</td> <td>To</td> </tr> <tr> <td>Balance Transfers</td> <td>transaction date</td> <td>repayment in full*</td> </tr> <tr> <td>Cash Advances</td> <td>date debited to your account</td> <td>repayment in full*</td> </tr> <tr> <td></td> <td>transaction date</td> <td>repayment in full*</td> </tr> </table> <p>*If you pay the balance in full, the Interest charge for the period from the previous statement to the date of the full repayment will be debited the following month.</p>						Purchases	From	To	Balance Transfers	transaction date	repayment in full*	Cash Advances	date debited to your account	repayment in full*		transaction date	repayment in full*
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<b>Allocation of payments</b>	<p>We will allocate your payments to pay balances relating to higher Interest rates first. Where fees and charges are payable your payment will be allocated to the Interest rate applicable to these fees and charges, again relating to the higher Interest rate first.</p> <p>See clause 7 of customer terms and conditions for full details.</p>																	
<b>Minimum repayment</b>	1% of the Principal amount owing plus an amount equal to any outstanding Interest, charges and fees or £5, whichever is greater.																	
<b>Amount of credit</b>	Minimum Credit Limit of £100, maximum Credit Limit subject to status.																	
<b>Fees (variable)</b>	Annual fee: £99 to be charged on the first statement date and annually thereafter. The full annual fee will be payable on the due date and will incur interest at the Standard Purchases rate if not paid in full within that statement month.																	
<b>Charges (variable)</b>	Transaction copy fee: £5; Statement copy fee: £3; Foreign currency conversion fee: 2.99%; Balance Transfer fee 3% or £3 whichever is greater, unless we tell you otherwise; Cash handling fee: 3% or £5, whichever is greater.																	
<b>Default charges (variable)</b>	Fee for unpaid payment, cheque or Direct Debit: £12 Fee for late payment: £12 Fee for exceeding Credit Limit: £12																	

Rate bands A, B and C are set out on the assumption that your application is for rate A, however, after credit scoring if you do not qualify, you will be considered for rate B, however, after credit scoring if you do not qualify you will then be considered for rate C and we will tell you which rate applies when we provide you a copy of the Credit Agreement signed by us.

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