

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 18.9% APR Variable		Representative 21.9% APR Variable		Representative 24.9% APR Variable													
Other Interest rates (variable)	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate												
Standard Purchases	1.453%	18.9%	1.663%	21.9%	1.870%	24.9%												
Promotional Balance Transfer Rate (for 6 months from account opening on transfers made within 90 days of account opening)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%												
Balance Transfer	1.453%	18.9%	1.663%	21.9%	1.870%	24.9%												
Cash Advance	2.071%	27.9%	2.071%	27.9%	2.071%	27.9%												
Interest free period	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.																	
Interest charging information	<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></td> <td>From</td> <td>To</td> </tr> <tr> <td>Purchases</td> <td>transaction date</td> <td>repayment in full*</td> </tr> <tr> <td>Balance Transfers</td> <td>date debited to your account</td> <td>repayment in full*</td> </tr> <tr> <td>Cash Advances</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. See clause 7 of customer terms and conditions for full details.</p>							From	To	Purchases	transaction date	repayment in full*	Balance Transfers	date debited to your account	repayment in full*	Cash Advances	transaction date	repayment in full*
	From	To																
Purchases	transaction date	repayment in full*																
Balance Transfers	date debited to your account	repayment in full*																
Cash Advances	transaction date	repayment in full*																
Allocation of payments	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. See clause 7 of customer terms and conditions for full details.																	
Minimum repayment	1% of the Principal amount owing and any outstanding Interest, charges and fees or £5, whichever is greater.																	
Amount of credit	Minimum Credit Limit of £100, maximum Credit Limit subject to status.																	
Fees (variable)	Annual fee: £nil (variable)																	
Charges (variable)	Transaction copy fee: £5; Statement copy fee: £3; foreign currency conversion fee: 2.99%; Balance Transfer fee: 5% or £5 whichever is greater; cash handling fee: 5% or £5 whichever is greater.																	
Default Charges (variable)	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.

Wolves Summary Box Information April 2016