

Mastercard Standard and Gold Summary Box

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

	Standard			Gold		
APR	Representative 17.9% APR variable			Representative 16.9% APR variable		
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate	Introductory Rate	Monthly Rate	Annual Rate
Purchases*	0% for 3 months	1.385%	16.618%	0% for 3 months	1.313%	15.755%
Cash Advances	N/A	1.873%	22.478%	N/A	1.873%	22.478%
Balance Transfers**	0% for 9 months	1.385%	16.618%	0% for 9 months	1.313%	15.755%
<p>* Introductory Rate on Purchases expires 3 months after account opening date ** Introductory Rate on Balance Transfers expires 9 months after account opening date</p>						
Interest Free period	<ul style="list-style-type: none"> - Maximum 56 days if you pay your statement balance in full and on time - The 0% introductory rate on your Balance Transfer and Purchases applies only during the introductory period 					
Interest Charging Information	You will not pay interest on new purchases (e.g. new purchases shown on your statement) if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:					
		From		Until		
	Purchases	Date debited to your Account		Paid in full (the 0% introductory rate applies only to the introductory period)		
	Cash Advances	Date debited to your Account		Paid in full		
	Balance Transfers	Date debited to your Account		Paid in full (the 0% introductory interest rate applies only to the introductory period)		
If you pay the balance in full any interest charged for the period from the previous statement to the date of full payment will be debited to your account the following month.						
Allocation of Payments	Payments we receive will be applied by us against items charged to your account (which will include transactions, interest and any other fees and/or charges) in order of interest rate applicable, highest first. See Agreement for a more detailed description					
Minimum Repayment	The monthly minimum payment will be the greatest of: - 2.5% of the outstanding balance shown on your statement (minimum £5) OR - The full balance (if less than £5) OR - 1% of the outstanding balance plus interest, plus fees, plus any insurance premium.					
Credit Limit	Minimum credit limit		Standard £1000 / Gold £3000			
	Maximum credit limit		Subject to status			
Fees	No annual fee					
Charges	Cash Advances		2.5% handling fee, subject to a minimum of £3			
	Balance Transfers		2.98% handling fee			
	Cross Border Fee		2.75% will be added to the sterling value of any transaction occurring in a currency other than sterling			
	Copies of statements		£5 fee per duplicate statement			
	For further details, please refer to your Credit Card Terms and Conditions..					
Default Charges	Late Payment Fee		£12			
	Over Credit Limit		£12			
	Returned/Unpaid Direct Debit or Cheque		£12			