

# Student Visa Summary Box

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

<b>APR</b>	<b>Representative 17.9% APR variable</b>			
<b>Other Interest Rates</b>		<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>
	<b>Purchases</b>	N/A	1.385%	16.618%
	<b>Cash Advances</b>	N/A	1.873%	22.478%
<b>Interest Free period</b>	Maximum 56 days if you pay your statement balance in full and on time			
<b>Interest Charging Information</b>	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:			
		<b>From</b>	<b>Until</b>	
	<b>Purchases</b>	Date debited to your Account	Paid in full	
	<b>Cash Advances</b>	Date debited to your Account	Paid in full	
	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.			
<b>Allocation of Payments</b>	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. <b>See Agreement for a more detailed description</b>			
<b>Minimum Repayment</b>	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			
<b>Credit Limit</b>	Credit limit	£350		
<b>Fees</b>	No annual fee			
<b>Charges</b>	Cash Advances	2.5% handling fee, subject to a minimum of £3		
	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.			
<b>Default Charges</b>	Unpaid Direct Debit or Cheque	£12		