

Student Visa Summary Box

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

APR	Representative 17.9% APR variable												
Other Interest Rates		Introductory Rate	Monthly Rate	Annual Rate									
	Purchases*	0% for 3 months	1.385%	16.618%									
	Cash Advances	N/A	1.873%	22.478%									
*Introductory Rate on Purchases expires 3 months after account opening date.													
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 Purchases applies only during the introductory period 												
Interest Charging Information	<p>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:</p> <table border="1"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td>Purchases</td> <td>Date debited to your Account</td> <td>Paid in full (the 0% introductory rate applies only to the introductory period)</td> </tr> <tr> <td>Cash Advances</td> <td>Date debited to your Account</td> <td>Paid in full</td> </tr> </tbody> </table> <p>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.</p>					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
	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											
Allocation of Payments	<p>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</p>												
Minimum Repayment	<p>The monthly minimum payment will be the greatest of:</p> <ul style="list-style-type: none"> - 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	Credit limit	£350											
Fees	No annual fee												
Charges	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.												
Default Charges	Unpaid Direct Debit or Cheque	£12											