

Representative Example:

Representative 16.9% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 16.9% p.a. (variable)

Please note: In the Representative Example above we have used an assumed credit limit of £1,200. The actual credit limit assigned to individual accounts will vary depending on our credit assessment of you

SUMMARY BOX – GOLD CARD

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

APR	Representative 16.9% APR (variable)				
Interest rates		Introductory Rate	Monthly Rate	Annual Rate	
				Simple	Effective
	Purchases	0% p.a for 6 months from account opening	1.313% p.m.	15.8% p.a.	16.9% p.a.
	Cash advances	N/A	1.875% p.m.	22.5% p.a.	25.0% p.a.
	Balance transfers	0% p.a. for 12 months from account opening	1.313% p.m.	15.8% p.a.	16.9% p.a.
	Money transfers	N/A	1.313% p.m.	15.8% p.a.	16.9% p.a.
Interest-free period	<ul style="list-style-type: none">• Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time.• There is no interest-free period on advances, balance transfers or money transfers except during the introductory offer period.				
Interest charging information	You will not pay interest on new purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. Otherwise, the period over which interest is charged will be as follows:				
		From	Until		
	Purchases, cash advances, balance transfers and money transfers	Date debited to your account	Paid in full		
	We work out the interest using the interest rate applying as at the statement date and calculated on the average daily balance since the previous statement date. Any amounts credited to your account will be reflected in the average daily balance over the statement period used for working out the interest due. This means that the amount of interest payable increases as the time between the statement date and date of payment of cleared funds into the account gets longer. The estimated interest payable on your account balance for your next statement is calculated on the assumption that the minimum repayment amount is received on the due date shown on your statement and that the interest rate does not change between the date of this statement and your next statement. This is for guidance only. It does not take into account any transactions made between the date of this statement and your next statement which would attract interest immediately.				
Allocation of payments	If you do not pay off your balance in full, payments will be allocated to pay the most expensive debt first. See General Condition 6 of your Credit Card Agreement for full details.				
Minimum repayments	<ul style="list-style-type: none">• Each month, the greater of: (i) interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or (ii) £5.• If you only make the minimum payment it will take longer and cost more to clear your balance.				
Credit limit	Minimum credit limit	£3,000			
	Maximum credit limit	Subject to status.			
Fees	None				

SUMMARY BOX – GOLD CARD continued

Charges	Cash advances	3.0% handling fee, minimum £3.00
	Foreign currency transactions	2.75% exchange fee on non-sterling transactions
	Balance transfers	2.9% of transferred amount, minimum £3.00 for each balance transfer debited to your account, unless you qualify for exemption from that fee or are notified of a different fee under the terms of a special offer we make in connection with your application.
	Returned payment fee	£10.00
Default charges	Late payment fee	£12.00
	Over-limit fee	£12.00

All rates of interest shown are variable unless stated as fixed, if you break any term of this agreement, we may reduce or end any period that applies to any special offer we have made under the agreement.