

SUMMARY BOX

This summary box gives you clear information about the key features of your Card and is not intended to replace any terms and conditions

APR	19.9% APR		
Interest Rates	Introductory Rate	Monthly Interest Rate	Annual Interest Rate
Purchases	N/A	1.189%	15.2%
Cash Advances	N/A	2.008%	26.9%
Balance Transfers	N/A	N/A	N/A
Interest Free Period	Maximum 56 days for purchases if you pay your balance in full and on time each month.		
Interest Charging Information	If interest is payable, it will be charged over the following periods:		
	From	Until	
Purchases	date charged to your account	repaid in full	
Cash advances	date charged to your account	repaid in full	
Balance Transfers	Date charged to your account	repaid in full	
Allocation of Payments	<p>Payments you make will reduce your balance in the following order:</p> <ol style="list-style-type: none"> 1. Default Charges and any interest on Default Charges 2. Promotional Balances 3. Interest 4. Annual card fees and other fees and charges 5. Purchases 6. Cash Balance 7. Other balances on your account. <p>Please see the Barclaycard conditions for further details.</p>		
Minimum Repayment	5% or £5 (whichever is greater) If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.		
Credit Limit	Minimum credit limit	£1000,	
	Maximum credit limit	£10,000 (subject to status).	
Fees	£32 annual fee per Gold Card payable on opening the Account and on each anniversary of your Account opening. £32 per annum for each additional Gold Card.		
Charges	Cash and cheques:	3% (minimum £3)	
	Cash withdrawals abroad:	3% (minimum £3) plus 2.99% foreign exchange fee	
	Overseas transactions:	2.99% foreign exchange fee	
	Copies of statements:	£3 for a copy of any statement	
Default Charges	Late payment:	£25	
	Over credit limit:	£25	
	Returned payment:	£25	
	You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.		