

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	26.9% 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	If you do not pay your balance in full we will apply payments we receive to reduce higher interest rate balances before lower interest rate balances. For further details, please refer to your credit card terms and conditions.		
Minimum Repayment	<p>You must pay at least the minimum payment every month. This will be the higher of:</p> <ul style="list-style-type: none"> • £5, or the full balance if less than £5 • an amount equal to any interest, account fees or Default Charges added to your Account since your last statement plus 1% of the statement balance excluding interest billed that month. <p>If you only make your minimum repayment each month it will take you longer and cost you more to clear your balance.</p>		
Credit Limit	Minimum credit limit	£1000	
	Maximum credit limit	£10,000 (subject to status).	
Fees	£78 annual fee per Gold Card payable on opening the Account and on each anniversary of your Account opening. £78 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.		