

Summary Box for Platinum Credit Card

Representative Example:

Representative 17.9% APR (variable) based on an assumed Credit Limit of £1,200.

Standard interest rate for purchases: 17.95% p.a. (variable).

The actual credit limit assigned to your account will vary depending on our credit assessment of you.

Our Pricing Policy:

We use your application details and information obtained from credit reference agencies to decide the APRs we offer to individual customers and the agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We do not offer a facility to calculate your APR before you apply. At least 51% of our customers offered a credit card will receive our representative 17.9% APR (variable). For other customers, the effective rates for purchases, balance transfers and money transfers will either be 18.9%, 19.9% or 20.9% (all with an initial 1% discount for Royalties Gold Account customers for at least 12 months). **All customers will receive the introductory offer of 0% for 22 months on balance transfers and 0% for 6 months on purchases.**

SUMMARY BOX

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

APR	Representative 17.9% APR (variable) Standard Representative 16.9% APR (variable) Royalties Gold account customers								
Interest Rates	Transaction Type	Introductory Rate	Monthly Rate		Annual Rate				
			From	To	Simple		Effective		
					From	To	From	To	
Standard	Purchases	0% for 6 months from account opening	1.385%	1.597%	16.62%	19.17%	17.95%	20.95%	
	Cash Advances	n/a	2.075%	n/a	24.90%	n/a	27.95%	n/a	
	Balance Transfers	0% for 22 months from account opening on balance transfers made in the first 3 months	1.385%	1.597%	16.62%	19.17%	17.95%	20.95%	
	Money Transfers	n/a	1.385%	1.597%	16.62%	19.17%	17.95%	20.95%	
Royalties Gold	Purchases	0% for 6 months from account opening	1.313%	1.527%	15.76%	18.33%	16.95%	19.95%	
	Cash advances	n/a	2.075%	n/a	24.90%	n/a	27.95%	n/a	
	Balance transfers	0% for 22 months from account opening on balance transfers made in the first 3 months	1.313%	1.527%	15.76%	18.33%	16.95%	19.95%	
	Money transfers	n/a	1.313%	1.527%	15.76%	18.33%	16.95%	19.95%	
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. • No interest-free period for cash advances or money transfers. • Interest-free period for balance transfers only applies to the introductory period. 								
Interest Charging Information	You will not pay interest on 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			repaid in full				
Allocation of Payments	<ul style="list-style-type: none"> • If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first. • See General Condition 6 of your Credit Agreement for full details. 								
Minimum Repayment	<ul style="list-style-type: none"> • Each month, the greater of: <ul style="list-style-type: none"> (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) the amount you owe over your credit limit, less any overdue amounts from previous statements; or (iii) £5. • We do not recommend that you only ever make your minimum payment. 								
Credit Limit	Minimum	£300							
	Maximum	Subject to status							
Fees	No Annual fee								
Charges	• Cash advances (including gambling transactions)		3%, minimum £3						
	• Balance transfers		3.2% (min. £5) during the first three months from account opening						
	• Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques).		2.75%						
	• Copies of statements		£3						
Default Charges	• Returned payment		£10						
	• If your payment is late		£12						
	• If you exceed your credit limit		£12						