

Summary Box for Student Credit Card

Representative Example:

Representative 18.9% APR (variable) based on an assumed Credit Limit of £500.

Standard interest rate for purchases: 18.95% p.a. (variable).

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

SUMMARY BOX

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

APR	Representative 18.9% APR (variable)				
	Transaction Type	Introductory Rate	Monthly Rate	Annual Rate	
				Simple	Effective
	Purchases	n/a	1.456%	17.48%	18.95%
	Cash advances	n/a	2.075%	24.90%	27.95%
	Balance transfers	n/a	1.456%	17.48%	18.95%
	Money transfers	n/a	1.456%	17.48%	18.95%
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, money transfers or balance transfers. 				
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 2(p) 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				£250
	Maximum				£500
Fees	No Annual Fee				
Charges	Cash advances (including gambling transactions)		3%, minimum £3		
	Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques).		2.75%		
	Copies of statements		£3		
	Returned payment		£10		
Default Charges	If your payment is late		£12		
	If you exceed your credit limit		£12		