Summary Box for Reward Black Credit Card

Representative Example:

Representative 40.7% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 21.9% p.a. (variable). Annual Fee £84.

The credit card annual fee will be refunded if you have a Reward Black current account.

The actual credit limit will depend on our credit assessment of you. The actual APR you'll receive will depend on your circumstances.

SUMMARY BOX

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

month's balance in full and on time. No interest-free period or cash advances, balance transfers or money transfers. You will not pay interest on new purchases if you pay your balance in full and on time, and have paid previous month's balance in full and on time. If you don't do this, we may need to make an adjustmer include interest for purchases on your next statement. Otherwise, interest is charged on all types of transaction from the date they are debited to your account until repaid in full. From Until Purchases, cash advances, balance transfers and money transfers of money transfers. If you do not pay off your balance in full, payments we receive will be allocated in the following or to pay any Installment Plan fees; to pay any Installment Plan fees; to pay any monthly Instalment Plan repayments (if you have more than one plan we'll first pay off one which ends soonest); To reduce the remainder of the outstanding balance(s) on any Instalment Plan(s) on the account; of their interest rates, with the highest rate paid first; To reduce the remainder of the outstanding balance(s) on any Instalment Plan(s) on the account; of inally, if any payment exceeds your most recent monthly statement balance, the excess will then applied to reduce sums charged to your account but not yet shown on any monthly statement. The also done according to their interest rates, with the highest interest rate paid first. See General Condition 6 of your Credit Card Agreement for full details. Each month, the greater of: (i) £5 or the full balance if less; (ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1% of the remaining balance (including any Instalment Plan balance(s) but excluding any annual fee); We imit each overdue amount to the greater of (i), (ii) or (iii) above. We encourage you too pay more than the minimum am	APR	Representative 40.7% APR (variable)					
Purchases 1.663% 20.0% 21.9%		Transaction Type	Monthly Rate		Standard Annual Rate		
Cash advances 2.005% 24.1% 26.9% Balance transfers 1.663% 20.0% 21.9% Money transfers 2.005% 24.1% 26.9% Money transfers 2.005% 24.1% 26.9% Interest Free Period Interest Free Period Interest Free Period Interest Charging Information Interest Charging Interest Charge on July 1997 Interest Charging Interest Charge on July 2007	Interest Rates				Simple	Effective	
Cash advances 2.005% 24.1% 26.9% Balance transfers 1.663% 20.0% 21.9% Money transfers 2.005% 24.1% 26.9% Money transfers 2.005% 24.1% 26.9% 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, balance transfers or money transfers. You will not pay interest on new purchases if you pay your balance in full and on time, and have paid previous month's balance in full and on time. You will not pay interest on new purchases if you pay your balance in full and on time, and have paid previous month's balance in full and on time. You will not pay interest on new purchases if you pay your balance in full and on time, and have paid previous month's balance in full and on time. You will not pay interest is charged on all types of transaction from the date they are debited to your account in the full repaid in full. Purchases, cash advances, balance transfers and money transfers If you do not pay off your balance in full, payments we receive will be allocated in the following ore to pay any nonthly Installment Plan fees; to pay any nonthly Installment Plan repayments (if you have more than one plan we'll first pay off one which ends soonest); to reduce sums shown on your most recent monthly statement (excluding Installment Plans), according to their interest rate paid first, to reduce sums shown on your most recent monthly statement plans (s) on the account; or finally, if any payment exceeds your most recent monthly statement plans (s) on the account; or finally, if any payment exceeds your most recent monthly statement plans (s) on the account; or finally, if any payment exceeds your most recent monthly statement plans (est), if the month's interest rate, with the highest interest rate paid first. See General Con		Purchases	1.663%		20.0%	21.9%	
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Maximum 56 days for purchases if you pay your balance in full and on time, and have paid the preventh's balance in full and on time.		Balance transfers	1.663%		20.0%	21.9%	
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Purchases, cash advances, balance transfers and money transfers and money transfers and money transfers	Interest Charging	Otherwise, interest is charged on all types of transaction from the date they are debited to your account					
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applied to reduce sums charged to your account but not yet shown on any monthly statement. The also done according to their interest rates, with the highest interest rate paid first. • See General Condition 6 of your Credit Card Agreement for full details. Each month, the greater of: (i) £5 or the full balance if less; (ii) that month's interest, any Default Charges and that month's Instalment Plan fee(s), 1/12th of any annual fee and 1½ of the remaining balance (including any Instalment Plan balance(s) but excluding any annual fee); Minimum Repayment (iii) double the amount of that month's interest and any Default Charges, plus any Instalment Plan fee(s) plus £1; or (iv) the excess over your credit limit after deducting any overdue amounts from previous statements. We limit each overdue amount to the greater of (i), (ii) or (iii) above. We encourage you to pay more than the minimum amount each month, to clear your balance maduckly and pay less interest. If you're finding it difficult to make payments please tell us so that we have the payments please tell us so that we have the payments please tell us so that we have payments please tell		to pay your contractual Minimum Payment under section 2 of this Agreement; to pay any Installment Plan fees; to pay any monthly Installment Plan repayments (if you have more than one plan we'll first pay off the one which ends soonest); to reduce sums shown on your most recent monthly statement (excluding Installment Plans), according					
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Credit Limit • Minimum £5,000	Credit Limit	• Minimum			£5,000		
Maximum Subject to status		Maximum			Subject to status		

	Annual Fee	£84	
Fees	Instalment Plan Fee	If you take out an Instalment Plan, you will also pay an Instalment Plan fee; see General Condition 15 for further details.	
Charges	Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3	
	Cash Fee (all other Advances)	3% handling fee	
	Copies of statements	£3 each	
	Returned payment	£5 each	
Foreign Usage	Payment scheme exchange rate	Rates can be found at Mastercard – https://www.mastercard. co.uk/en-gb/consumers/get-support/ convert-currency.html	
	The following may apply:		
	Cash Fee (cash withdrawals and Gambling Transactions)	3% handling fee, minimum £3	
	Cash Fee (all other Advances)	3% handling fee	
Default Charges	If your payment is late by more than one day	£12	
	• If you exceed your credit limit by more than £12	£12	

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