

# Summary Box for Reward Credit Card

## Representative Example:

**Representative 23.7% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 18.9% p.a. (variable). Annual fee: £24.**

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

## 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 customers offered a credit card will receive our representative 23.7% APR (variable) and standard effective purchase and balance transfer rate of 18.9% p.a. (variable). The standard effective cash advance and money transfer rate for these customers will also be 25.9% p.a. (variable). For other customers, the effective rates for purchases and balance transfers will be either 24.9% p.a. (variable) or 27.9% p.a. (variable) and the effective rate for cash advances and money transfers will be 29.9% p.a. (variable).

## SUMMARY BOX

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

<b>APR</b>	Representative 23.7% APR (variable) – Rates of 23.7% APR, 30.0% APR or 33.1% APR, depending on individual circumstances.								
<b>Interest Rates</b>	Transaction Type	Monthly Rate		Annual Rates					
				Simple		Effective			
		From	To	From	To	From	To		
	Purchases	1.453%	2.071%	17.4%	24.9%	18.9%	27.9%		
	Cash Advances	1.937%	2.203%	23.2%	26.4%	25.9%	29.9%		
	Balance Transfers	1.453%	2.071%	17.4%	24.9%	18.9%	27.9%		
	Money Transfers	1.937%	2.203%	23.2%	26.4%	25.9%	29.9%		
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• No interest-free period for cash advances, balance transfers or money transfers.</li> </ul>								
<b>Interest Charging Information</b>	<p>You will not pay interest on new purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. If you don't do this, we may need to make an adjustment to include interest for purchases on your next statement.</p> <p>Otherwise, interest is charged on all types of transaction from the date they are debited to your account until repaid in full.</p> <table border="1"> <tr> <td>Purchases, cash advances, balance transfers and money transfers</td> <td><b>From</b> The date the transaction is charged to your account</td> <td><b>Until</b> Repaid in full</td> </tr> </table>						Purchases, cash advances, balance transfers and money transfers	<b>From</b> The date the transaction is charged to your account	<b>Until</b> Repaid in full
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<b>Allocation of Payments</b>	<p>If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first.</p> <p>See General Condition 6 of your Credit Agreement for full details.</p>								
<b>Minimum Repayment</b>	<p>Each month, the greater of:</p> <ul style="list-style-type: none"> <li>(i) £5 or the full balance if less; or</li> <li>(ii) that month's interest, any default charges, 1/12th of any annual fee and 1% of the remaining balance (excluding any annual fee); or</li> <li>(iii) the excess over your credit limit after deducting any overdue amounts from previous statements.</li> </ul> <p>We limit each overdue amount to the greater of (i) or (ii) above.</p> <p><b>We encourage you to pay more than the minimum amount each month, to clear your balance more quickly and pay less interest. If you're finding it difficult to make payments please tell us so that we can try to help.</b></p>								
<b>Credit Limit</b>	Minimum	£300							
	Maximum	Subject to status							
<b>Fees</b>	Annual fee	£24							
<b>Charges</b>	Cash fee (including gambling transactions)	3% handling fee							
	Copies of statements	£3 each							
	Returned payment	£10 each							
<b>Foreign Usage</b>	Payment scheme exchange rate	Rates can be found at Mastercard – <a href="https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html">https://www.mastercard.co.uk/en-gb/consumers/get-support/convert-currency.html</a>							
	<b>One or more of the following may apply:</b>								
	Non-sterling transaction fee	2.75% of transaction							
	Cash fee (including gambling transactions)	3% handling fee							
<b>Default Charges</b>	If your payment is late by more than one day	£12							
	If you exceed your credit limit by more than £12	£12							