

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)				
Interest Rates	Transaction Type	Introductory Rate	Monthly Rate	Standard 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 or money transfers and balance transfers. 				
Interest Charging Information	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.				
	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	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	Each month, the greater of: (i) £5 or the full balance if less; or (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 (iii) the excess over your credit limit after deducting any overdue amounts from previous statements. We limit each overdue amount to the greater of (i) or (ii) above. 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.				
Credit Limit	Minimum				£250
	Maximum				£500
Fees	No Annual fee				
Charges	Cash fee (including gambling transactions)		3% handling fee		
	Copies of statements		£3 each		
	Returned payment		£10 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		
	One or more of the following may apply:				
	Non-sterling transaction fee		2.75% of transaction		
	Cash fee (including gambling transactions)		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		