

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 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.

APR	Representative 23.7% APR (variable) – Rates of 23.7% APR, 30.0% APR or 33.1% APR, depending on individual circumstances.						
Interest Rates	Monthly Rate		Annual Rates				
	Transaction Type		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%
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, balance transfers or money transfers. 						
Interest Charging Information	<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>						
		From		Until			
	Purchases, cash advances, balance transfers and money transfers	The date the transaction is charged to your account		Repaid in full to your account			
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 in the following order: <ul style="list-style-type: none"> • to pay your contractual minimum payment; • to pay any Instalment Plan fee; • to pay any monthly Instalment Plan repayments (if you have more than one plan we'll first pay off the one which ends soonest); • to pay the remaining sums shown on your current monthly statement (excluding Instalment Plans) according to their interest rate with the highest rate paid first. • See General Condition 6 of your Credit Card Agreement for full details. 						
Minimum Repayment	<p>Each month, the greater of:</p> <ul style="list-style-type: none"> • £5, or the full balance if less; • 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). <p>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.</p>						
Credit Limit	Minimum	£300					
	Maximum	Subject to status					
Fees	Annual fee	£24					
	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 (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