Summary Box for Reward Black Credit Card

Representative Example:

Representative 37.1% APR (variable) based on an assumed Credit Limit of £1,200. Standard interest rate for purchases: 18.9% 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.

APR	Representative 37.1% APR (variable)			
Interest Rates	Transaction Type	Monthly Rate	Standard Annual Rate	
			Simple	Effective
	Purchases	1.453%	17.4%	18.9%
	Cash advances	1.937%	23.2%	25.9%
	Balance transfers	1.453%	17.4%	18.9%
	Money transfers	1.937%	23.2%	25.9%
Interest Free Period	• 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	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	• 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: • £5 or the full balance if less; or • that month's interest, any Default Charges, 1/12th of any annual fee and 1% of your remaining balance (excluding any annual fee). **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		£5,000	
	Maximum		Subject to status	
Fees	Annual fee		£84	
Charges	• Cash fee (including gambling transactions)		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 (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	