

## Summary box

The information contained in this table summarises key product features and is not intended to replace any terms and conditions. It is important you read the full terms and conditions carefully.

Affinity Platinum credit cards		Advantage Platinum	Fixed Rate Platinum															
<b>APR</b>		<b>16.9% APR</b> typical/variable	<b>11.9% APR</b> typical/variable															
<b>Other interest rates</b>	<b>Introductory rate (for 6 months)</b>	<ul style="list-style-type: none"> <li>• Purchases 0%</li> <li>• Cash withdrawals n/a</li> <li>• Balance transfers 0%</li> <li>• Cheques n/a</li> </ul>	<ul style="list-style-type: none"> <li>n/a</li> <li>n/a</li> <li>n/a</li> <li>n/a</li> </ul>															
	<b>Monthly rate</b>	<ul style="list-style-type: none"> <li>• Purchases 1.313%</li> <li>• Cash withdrawals 1.941%</li> <li>• Balance transfers 1.313%</li> <li>• Cheques 1.805%</li> </ul>	<ul style="list-style-type: none"> <li>0.945%</li> <li>0.945%</li> <li>0.945%</li> <li>0.945%</li> </ul>															
	<b>Annual rate</b>	<ul style="list-style-type: none"> <li>• Purchases 16.9%</li> <li>• Cash withdrawals 25.9%</li> <li>• Balance transfers 16.9%</li> <li>• Cheques 23.9%</li> </ul>	<ul style="list-style-type: none"> <li>11.9%</li> <li>11.9%</li> <li>11.9%</li> <li>11.9%</li> </ul>															
<b>Interest free period</b>	<ul style="list-style-type: none"> <li>• For purchases if you pay your balance in full, by the due date</li> <li>• For cash withdrawals, credit card cheques and balance transfer</li> </ul>	<ul style="list-style-type: none"> <li>Up to 59 days</li> <li>0 days</li> </ul>	<ul style="list-style-type: none"> <li>Up to 46 days</li> <li>0 days</li> </ul>															
<b>Interest charging information</b>	<p>The periods over which interest are charged are as follows:</p> <table border="0"> <thead> <tr> <th></th> <th><u>From</u></th> <th><u>Until</u></th> </tr> </thead> <tbody> <tr> <td>• Purchases</td> <td>transaction date</td> <td>statement date</td> </tr> <tr> <td>• Cash withdrawals</td> <td>transaction date</td> <td>statement date</td> </tr> <tr> <td>• Balance transfers</td> <td>date debited to your account</td> <td>repaid in full*</td> </tr> <tr> <td>• Cheques</td> <td>date debited to your account</td> <td>repaid in full*</td> </tr> </tbody> </table> <p>*If you pay the balance in full, the interest charge for the period from the previous statement to the date of full repayment will be debited the following month.</p>				<u>From</u>	<u>Until</u>	• Purchases	transaction date	statement date	• Cash withdrawals	transaction date	statement date	• Balance transfers	date debited to your account	repaid in full*	• Cheques	date debited to your account	repaid in full*
	<u>From</u>	<u>Until</u>																
• Purchases	transaction date	statement date																
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• Balance transfers	date debited to your account	repaid in full*																
• Cheques	date debited to your account	repaid in full*																
<b>Allocation of payment</b>	<p>If you do not pay your outstanding balance in full on the payment date set out in your statement, we apply payment to that balance towards, in order: interest, charges, other administration fees, credit advanced, in the following order: promotional balances, cheques, cash withdrawals, purchases (which includes any payment protection plan). If you have more than one such transaction in any of these categories outstanding for different periods of time your payment will reduce the balance in order from the oldest to the most recent.</p>																	
<b>Minimum repayment</b>	2% of outstanding balance or £15 (whichever is greater)																	
<b>Amount of credit</b>	Minimum credit limit of £500, maximum credit limit subject to status																	
<b>Fees</b>	No annual fee																	
<b>Charges</b>	<ul style="list-style-type: none"> <li>• Cash withdrawals (inc. travellers' cheques, foreign currency and gambling transactions)</li> <li>• Balance transfer fee (applicable to Advantage Platinum credit card during promotional rate periods only)</li> <li>• Credit card cheques</li> <li>• Overseas transactions</li> <li>• Bank activated stop on credit card cheque (exceeds limit)</li> <li>• Customer activated stop on credit card cheque</li> <li>• Duplicate statement</li> <li>• Copy sales purchased voucher</li> </ul>	<ul style="list-style-type: none"> <li>3.0% of value, min. of £3</li> <li>3% of value, min. of £5</li> <li>2% of value, min. of £2 and a max. of £25</li> <li>2.75% of transactions</li> <li>£30</li> <li>£8</li> <li>£5</li> <li>£5</li> </ul>																
<b>Default charges</b>	<ul style="list-style-type: none"> <li>• Late payment (payment received after the due date)</li> <li>• Exceeding credit limit</li> <li>• Uncleared payment cheque/direct debit</li> </ul>	<ul style="list-style-type: none"> <li>£12</li> <li>£12</li> <li>£12</li> </ul>																

## Payment example

Illustrative example		For a purchase of £1,000 on your credit card	
Monthly payment		<b>16.9% APR</b> typical/variable	<b>11.9% APR</b> typical/variable
<b>Without taking into account any introductory rates, how much interest will you be charged in the first year?</b>	If you paid the minimum payment each month	£151.59	£106.97
	If you paid £50 each month	£123.98	£87.20
<b>How much interest will you be charged in the second year?</b>	If you paid the minimum payment each month	£139.72	£94.26
	If you paid £50 each month	£43.51	£26.37
<b>How long would it take to clear the balance?</b>	If you paid the minimum payment each month	23 years 8 months	16 years 7 months
	If you paid £50 each month	2 years	1 year 11 months
<p><i>The above examples assume the following: the transaction takes place on 1st January and you make no further transactions. Your statement is produced on the 1st of each month and you always make the payment on the payment due date each month.</i></p>			