## PARTNERSHIP CARD

### Summary Box
The information contained in this table summarises key product features for the Partnership Card and is not intended to replace any terms and conditions.

### APR
<table>
<thead>
<tr>
<th>Interest rates</th>
<th>Representative 18.9% APR variable</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>APR</strong></td>
<td><strong>Introductory rate</strong></td>
</tr>
<tr>
<td><strong>Interest rates</strong></td>
<td><strong>Monthly rate</strong></td>
</tr>
<tr>
<td><strong>Annual rate</strong></td>
<td><strong>18.9%</strong></td>
</tr>
<tr>
<td><strong>Purchases</strong></td>
<td>0% for 9 months from the date the account is opened</td>
</tr>
<tr>
<td><strong>Balance transfers</strong></td>
<td>0% for 18 months from the date the account is opened</td>
</tr>
<tr>
<td><strong>Cash advances</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Interest free period</strong></td>
<td>• Up to 56 days for purchases when you pay your balance in full every month by the due date</td>
</tr>
<tr>
<td><strong>Interest charging information</strong></td>
<td>You will not pay interest on purchases if you pay your balance in full and on time each month. Otherwise, the periods over which interest is charged will be as follows:</td>
</tr>
<tr>
<td><strong>From</strong></td>
<td><strong>Until</strong></td>
</tr>
<tr>
<td><strong>Purchases, balance transfers, cash advances and cash related payments</strong></td>
<td>Date debited to your account</td>
</tr>
</tbody>
</table>

### Allocation of payments
If the amount you pay in a month is less than the full amount you owe, we will apply the amount you pay in the following order:

- **a.** any unpaid arrears or amounts over the credit limit;
- **b.** the amount you owe us and shown in your statement;
- **c.** any transactions, interest or charges not yet included in a statement.

We will apply your payment first to amounts on your account which we charge at the highest interest rate followed by amounts we charged at lower rates. In each case, interest and charges are paid off first.

If some amounts are charged at the same interest rate, we will apply your payment to the oldest amounts first.

### Minimum repayment
The minimum payment will be the higher of:

- **A.** The sum of (a) interest for the period from the last statement, (b) any default charges, and (c) 1% of the full amount you owe as shown on your monthly statement (not including interest and default charges).
- **B.** 3% of the full amount you owe as shown on your monthly statement (including interest and charges).
- **C.** £5.

If you owe less than £5, you must pay the full amount you owe.

### Credit limit
Minimum credit limit £250, maximum credit limit subject to status.

### Fees
No annual fee.

### Charges
- **Cash fee** 2.5% of the cash advance or cash related payment, minimum £2.50
- **Balance transfers** As set out in any offer made to you

### Foreign usage
- **Payment Scheme** MasterCard rates can be found at: [www.mastercard.com/global/currencyconversion/index.html](http://www.mastercard.com/global/currencyconversion/index.html)

#### Exchange rate:
**Dependent upon the type of transaction you undertake one or more of the following charges will apply:**

- **Non-Sterling transaction fee** 2.75% of the amount of the Sterling transaction value
- **Cash fee** 2.50% of of the cash advance or cash related payment, minimum £2.50

### Default fees
- **For paying late** £12
- **For going over your credit limit** £12
- **For payments which are returned unpaid** £12
- **For enforcing repayment** Our reasonable costs
Recurring transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This agreement is between you and the retailer. The Direct Debit Guarantee does not cover these transactions.