

Queen's Affinity Credit Card Summary Box

The information contained within this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 17.9% APR variable															
Other Interest Rates		Introductory Rate	Monthly Rate	Annual Rate												
	Purchases*	0% for 3 months	1.385%	17.9%												
	Cash Advances	N/A	1.873%	24.9%												
	Balance Transfers**	0% for 9 months	1.385%	17.9%												
<p>* Introductory Rate on Purchases expires 3 months after account opening date ** Introductory Rate on Balance Transfers expires 9 months after account opening date</p>																
Interest Free period	<ul style="list-style-type: none"> - Maximum 56 days if you pay your statement balance in full and on time. - The 0% introductory rate on your Balance Transfer and Purchases applies only during to promotional period. 															
Interest Charging Information	<p>You will not pay interest on new transactions (e.g. new transactions shown on your statement) if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>From</th> <th>Until</th> </tr> </thead> <tbody> <tr> <td>Purchases</td> <td>Date debited to your Account</td> <td>Paid in full (the 0% introductory rate applies only to the promotional period)</td> </tr> <tr> <td>Cash Advances</td> <td>Date debited to your Account</td> <td>Paid in full</td> </tr> <tr> <td>Balance Transfers</td> <td>Date debited to your Account</td> <td>Paid in full (the 0% introductory rate applies only to the promotional period)</td> </tr> </tbody> </table>					From	Until	Purchases	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)	Cash Advances	Date debited to your Account	Paid in full	Balance Transfers	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)
	From	Until														
Purchases	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)														
Cash Advances	Date debited to your Account	Paid in full														
Balance Transfers	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)														
Allocation of payments	<p>Payments we receive will be applied by us against items charged to your account (which will include transactions, interest and any other fees and/ or charges) in order of interest rate applicable, highest first.</p> <p>For further details, please refer to your Credit Card Terms and Conditions.</p>															
Minimum Repayment	<p>Any monthly minimum payment will be rounded up to the nearest (£) and will be the greatest of:</p> <ul style="list-style-type: none"> - 2.5% of the outstanding balance on your statement (minimum £5) OR - The full balance (if less than £5) OR - 1% of the outstanding balance plus interest, plus fees, plus any insurance premium 															
Credit Limit	Minimum Credit Limit	£1,000														
	Maximum Credit Limit	Subject to status														
Fees	No annual fee															

Charges	Cash fee	2.5% handling fee, subject to a minimum of £3
	Balance Transfers	2.98% handling fee. We may send you offers from time to time with a different fee. We will let you know the fee when we send you the offer.
	Copies of Statements	£5 fee per duplicate statement
	For further details, please refer to your Credit Card Terms and Conditions.	
Foreign Usage	MasterCard Exchange Rate	Rates can be found at www.mastercard.com/global/currencyconversion/index.html
	One or more of the following may apply:	
	Non-Sterling Transaction Fee	2.75% will be added to the sterling value of any transaction occurring in a currency other than sterling
	Cash Fee	2.5% handling fee, subject to a minimum of £3
Default Charges	Late Payment Fee	£12
	Over Credit Limit	£12
	Returned/Unpaid Direct Debit or Cheque fee	£12