

# Student Credit Card Summary Box

The information contained within this table summarises key product features and is not intended to replace any terms and conditions.				
<b>APR</b>	<b>Representative 17.9% APR variable</b>			
<b>Other Interest Rates</b>		Introductory Rate	Monthly Rate	Annual Rate
	<b>Purchases*</b>	0% for 3 months	1.385%	17.9%
	<b>Cash Advances</b>	N/A	1.873%	24.9%
*Introductory Rate on Purchases expires 3 months after account opening date.				
<b>Interest Free period</b>	<ul style="list-style-type: none"> <li>- Maximum 56 days if you pay your statement balance in full and on time</li> <li>- The 0% introductory rate on your Purchases applies only during the promotional period</li> </ul>			
<b>Interest Charging Information</b>	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:			
		<b>From</b>	<b>Until</b>	
	<b>Purchases</b>	Date debited to your Account	Paid in full (the 0% introductory rate applies only to the promotional period)	
	<b>Cash Advances</b>	Date debited to your Account	Paid in full	
<b>Allocation of payments</b>	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.  For further details, please refer to your Credit Card Terms and Conditions.			
<b>Minimum Repayment</b>	Any monthly minimum payment will be rounded up to the nearest (£) and will be the greatest of: - 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			
<b>Credit Limit</b>	Credit Limit	£350		
<b>Fees</b>	No annual fee			
<b>Charges</b>	Cash fee	2.5% handling fee, subject to a minimum of £3		
	Copies of statements	£5 fee per duplicate statement		
For further details, please refer to your Credit Card Terms and Conditions.				
<b>Foreign Usage</b>	MasterCard Exchange Rate		Rates can be found at <a href="http://www.mastercard.com/global/currencyconversion/index.html">www.mastercard.com/global/currencyconversion/index.html</a>	
	<b>One or more of the following may apply:</b>			
	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	
<b>Default Charges</b>	Unpaid Direct Debit or Cheque Fee		£12	