

# Summary Box for Private Banking Credit Card

## Representative Example:

**Representative 14.9% APR (variable) based on an assumed Credit Limit of £1,200.**

**Standard interest rate for purchases: 14.94% p.a. (variable).**

The actual credit limit assigned to your account will vary depending on our credit assessment of you.

## SUMMARY BOX

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

<b>APR</b>	Representative 14.9% APR (variable)				
<b>Interest Rates</b>	<b>Transaction Type</b>	<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>	
				<b>Simple</b>	<b>Effective</b>
	Purchases	0% for 6 months from account opening	1.167%	14.01%	14.94%
	Cash advances	n/a	1.873%	22.48%	24.95%
	Balance transfers	0% for 13 months from account opening on balance transfers made in the first 3 months	1.167%	14.01%	14.94%
	Money transfers	n/a	1.167%	14.01%	14.94%
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• No interest-free period for cash advances or money transfers.</li> <li>• Interest-free period for balance transfers only applies to the introductory period.</li> </ul>				
<b>Interest Charging Information</b>	You will not pay interest on purchases if you pay your balance in full and on time, and have paid the previous month's balance in full and on time. Otherwise, the period over which interest is charged will be as follows:				
		<b>From</b>	<b>Until</b>		
	Purchases, cash advances, balance transfers and money transfers	date debited to your account	repaid in full		
<b>Allocation of Payments</b>	<ul style="list-style-type: none"> <li>• If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first.</li> <li>• See General Condition 2(p) of your Credit Agreement for full details.</li> </ul>				
<b>Minimum Repayment</b>	<ul style="list-style-type: none"> <li>• Each month, the greater of:                             <ol style="list-style-type: none"> <li>(i) interest, default charges, 1/12 of your annual fee (if any) and 1% of your remaining balance (excluding any remaining part of the annual fee); or</li> <li>(ii) the amount you owe over your credit limit, less any overdue amounts from previous statements; or</li> <li>(iii) £5.</li> </ol> </li> <li>• <b>We do not recommend that you only ever make your minimum payment</b></li> </ul>				
<b>Credit Limit</b>	Minimum				£5,000
	Maximum				Subject to status
<b>Fees</b>	No Annual Fee				
<b>Charges</b>	• Cash advances (including gambling transactions)		3%, minimum £3		
	• Balance transfers		2.9% (min £5) during the first 3 months from account opening		
	• Transactions in foreign currencies (including purchase of foreign currency and travellers' cheques).		2.75%		
	• Copies of statements		£3		
	• Returned payment		£10		
<b>Default Charges</b>	• If your payment is late		£12		
	• If you exceed your credit limit		£12		