

Summary Information

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| The information contained in this table summarises key product features and is not intended to replace any terms and conditions. | | | | | | | | | | | | | | | | | | |
| Rate Band | A | | B | | C | | | | | | | | | | | | | |
| APR | Representative 18.9% APR Variable | | Representative 21.9% APR Variable | | Representative 24.9% APR Variable | | | | | | | | | | | | | |
| Other Interest rates (variable) | Monthly Rate | Annual Rate | Monthly Rate | Annual Rate | Monthly Rate | Annual Rate | | | | | | | | | | | | |
| Standard Purchases | 1.460% | 18.9% | 1.670% | 21.9% | 1.876% | 24.9% | | | | | | | | | | | | |
| Promotional Balance Transfer Rate (for 6 months from account opening on transfers made within 90 days of account opening) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | | | | | | | | | | | | |
| Balance Transfer | 1.460% | 18.9% | 1.670% | 21.9% | 1.876% | 24.9% | | | | | | | | | | | | |
| Cash Advance | 2.078% | 27.9% | 2.078% | 27.9% | 2.078% | 27.9% | | | | | | | | | | | | |
| Interest free period | Up to 50 days on Standard Purchases when you pay your balance in full every month by the due date. Any interest free period only applies to any other transactions notified to you by us. | | | | | | | | | | | | | | | | | |
| Interest charging information | <p>The periods over which Interest is charged are as follows:</p> <table border="0"> <tr> <td></td> <td>From</td> <td>To</td> </tr> <tr> <td>Purchases</td> <td>transaction date</td> <td>repayment in full*</td> </tr> <tr> <td>Balance Transfers</td> <td>date debited to your account</td> <td>repayment in full*</td> </tr> <tr> <td>Cash Advances</td> <td>transaction date</td> <td>repayment in full*</td> </tr> </table> <p>*If you pay the balance in full, the Interest charge for the period from the previous statement to the date of the full repayment will be debited the following month.</p> | | | | | | | From | To | Purchases | transaction date | repayment in full* | Balance Transfers | date debited to your account | repayment in full* | Cash Advances | transaction date | repayment in full* |
| | From | To | | | | | | | | | | | | | | | | |
| Purchases | transaction date | repayment in full* | | | | | | | | | | | | | | | | |
| Balance Transfers | date debited to your account | repayment in full* | | | | | | | | | | | | | | | | |
| Cash Advances | transaction date | repayment in full* | | | | | | | | | | | | | | | | |
| Allocation of payments | We will allocate your payments to pay balances relating to higher Interest rates first. Where fees and charges are payable your payment will be allocated to the Interest rate applicable to these fees and charges, again relating to the higher Interest rate first. See clause 7 of customer terms and conditions for full details. | | | | | | | | | | | | | | | | | |
| Minimum repayment | 1% of the Principal amount owing and any outstanding Interest, charges and fees or £5, whichever is greater. | | | | | | | | | | | | | | | | | |
| Amount of credit | Minimum Credit Limit of £100, maximum Credit Limit subject to status. | | | | | | | | | | | | | | | | | |
| Fees (variable) | Annual fee: £nil (variable) | | | | | | | | | | | | | | | | | |
| Charges (variable) | Transaction copy fee: £5; Statement copy fee: £3; foreign currency conversion fee: 2.99%; Balance Transfer fee: 3% or £3 whichever is greater; cash handling fee: 3% or £5, whichever is greater; fee to re-issue PIN: £2.50; Travel Money secure delivery fee: £5. | | | | | | | | | | | | | | | | | |
| Default Charges (variable) | <p>Fee for unpaid payment, cheque or Direct Debit: £12</p> <p>Fee for late payment: £12</p> <p>Fee for exceeding Credit Limit: £12</p> | | | | | | | | | | | | | | | | | |

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Your application is for Rate A. After credit scoring, if you do not qualify you will then apply for Rate B and then Rate C.

Summary Box Information Owls April 2012