

Frequently asked questions



When can I start using my TUI Credit Card?

Once you have completed your application, your TUI Credit Card will be sent to you within 7-10 working days (subject to approval). When your card arrives you must call us to activate it on 0800 915 2205 (calls may be recorded and monitored for training and security purposes and to help us manage your account).

When will I receive my introductory offer of £25 of Reward Points?

Your TUI Reward Points will take 1 month to be applied to your account. You have to have made at least one transaction with your card in a TUI Travel Shop or online at tui.co.uk or firstchoice.co.uk before you can redeem your points. Once applied, your points will automatically be redeemed against your next card purchase in a TUI Travel Shop or online at tui.co.uk or firstchoice.co.uk and will be shown as a credit on your monthly statement. Any points you have left over will be carried forward to the next eligible purchase. TUI Reward Points must be used within two years of the date they were added to your TUI account.

How many Reward Points will I earn each time I use my TUI Credit Card?

You'll earn TUI Reward Points with every purchase. You'll collect 1 point for every £1 you spend at a TUI travel shop in the UK or online at tui.co.uk or firstchoice.co.uk and 1 point for every £2 you spend when you make a purchase anywhere else. Your TUI Credit Card is accepted at over 36 million places around the world, wherever you see the Mastercard logo. The more you use your card, the more Reward Points you'll earn. Use your TUI Credit Card for everyday things like shopping and filling up the car to bigger expenses like holidays and see how quickly your Reward Points add up.

When does the 0% interest on purchases end?

The 0% interest period on purchases ends 3 calendar months from the date of account opening. At the end of the offer period, the remaining balance will be moved to your standard purchase rate and will start accruing interest at the standard purchase rate. Please be aware that the 0% rate only applies to purchases and if you use your card to make cash transactions interest at the cash rate will be charged on these transactions.

What does 'no credit card fees' mean?

You won't be charged any credit card fees when you use your TUI Credit Card to pay in a TUI travel shop in the UK or online at tui.co.uk or firstchoice.co.uk. Other credit cards attract a credit card fee.

What does 'fee free TUI travel money' mean?

You won't be charged any cash transaction fees when you purchase your travel money using your TUI Credit Card at a TUI travel shop in the UK or online at tuitravelmoney.co.uk. You can purchase up to 75% of your total credit limit with a maximum transaction value of £3,000. The credit limit is shown on your statement.

How does 'Instant Spend' work?

If you qualify for Instant Spend you can use your card instantly to pay for your next holiday with us. If you qualify you will be sent an email with your temporary card number along with your credit limit. You can use this temporary card number to spend instantly in a TUI travel shop or on tui.co.uk or firstchoice.co.uk. Your temporary card number is valid for 7 days and can be used multiple times in a TUI travel shop or online at tui.co.uk or firstchoice.co.uk. The temporary card cannot be used to purchase TUI travel money, TUI Multi Currency Travel Cards or gift cards. The lead name on bookings made using your temporary card must be the primary credit card account holder. You cannot use your temporary card to purchase a holiday with a departure date within 15 days from the date your application is approved.

Applying for a card

How do you decide whether I qualify for a TUI Credit Card?

To qualify for a TUI Credit Card, you must:

- be 18 years or over
- be a permanent UK resident and have lived in the UK for the last 12 months (unless you're HM Forces Personnel)
- have a current UK bank account and a home or mobile phone number
- not already have a TUI Credit Card
- have a regular income

NewDay Ltd will also perform a credit search to make sure that the credit is affordable for you.

How long will it take to complete an application?

It should take 10 – 15 minutes.

How long does it take to get a decision?

If you're accepted or declined, it's an instant decision. However, we may refer the decision to an Underwriter to assess. If so, they may contact you for further information before making a final decision.

What happens if I apply for an account and change my mind after the application has been processed?

You have 14 days from the day after you receive your card to tell us you want to withdraw from the agreement. You can do this by writing to us or calling TUI Card Services on 0333 220 2670*. We will tell you how much to repay and how to pay it. You will then have 30 days to pay what you owe, including any interest.

Can I apply again if I am declined?

We would advise that you check your credit report and avoid reapplying for at least six months.

How do you use the information I give you?

The details you provide on your application form help us to make responsible lending decisions. Details of how we use your information after this are available in our Privacy Policy.

Credit Searches

Will you carry out a credit search?

As a responsible lender, we will always carry out a credit search.

What is a credit score?

This is based on a number of factors. We will use this information to determine the amount of credit that we think is affordable for you.

How can I find out about my credit history?

You can contact the credit reference agencies currently operating in the UK – these are listed below. They will charge you a small statutory fee.

Call Credit Limited, Consumer Services, P.O. Box 491, Leeds LS3 1WZ or call 0330 024 7574 or log onto www.callcredit.co.uk (Consumer Help Section).

Equifax, Customer Relations, P.O. Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to www.equifax.co.uk

Experian Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF. Tel: 0344 481 8000 or log onto www.experian.co.uk

Will applying for a card affect my credit rating?

If you open several credit accounts or apply for a number of credit facilities in a short space of time, this could affect your credit rating. This is because lenders wish to lend responsibly and avoid customers taking on more credit than they can afford.

Credit Limit

What is a credit limit?

This is the maximum amount of money available to spend on your account.

What is a cash limit?

This is the maximum amount of cash that you can withdraw. It is part of your credit limit.

What is the TUI Travel Money Limit?

This is the maximum amount of TUI Travel Money that you can buy. It is part of your credit limit.

How do you decide my credit limit?

This is based on information obtained from your application and the outcome of the credit search performed at the credit reference agency

Can I increase my credit limit?

You can ask us if we will consider an increase to your credit limit, but any change to your credit limit will depend on your personal circumstances. We will then make an assessment before deciding if your limit should be increased. The limit available to our customers is regularly reassessed to ensure they have the appropriate level of credit available. As part of our commitment to lend responsibly, our lending policy ensures that the amount of credit is affordable.

Can I decrease my credit limit?

Yes, we can decrease your credit limit to any amount, provided it is not lower than your balance.

Can NewDay Ltd change my credit limit?

As part of our commitment to ensure that we are lending responsibly, we conduct regular reviews of all our accounts and we may decide to decrease your credit limit or to offer you an increase. If we decide to offer you an increase, we will provide 30 days' notice of any change and you will have the opportunity to tell us that you do not want the increase, and/or that you do not want to be considered for an increase in the future.

What happens if I go over my credit limit?

In line with your terms and conditions, you will be charged a £12 fee for going over your credit limit. The amount by which you are over your limit is immediately repayable. Any promotional offers that you may have will also come to an end.

Balance Transfers

What is a Balance Transfer?

A Balance Transfer is a facility you may be offered if you are accepted for a Credit Card. It enables you to transfer a balance held on another card(s) to your TUI Credit Card.

Is there a fee for Balance Transfers?

The Balance Transfer handling fee is up to 5% of the amount transferred and will be charged each time you make a transfer. We will let you know the fee at the time that a Balance Transfer is offered. After a Balance Transfer has been processed, you cannot cancel it and the Balance Transfer fee cannot be refunded to you unless you exercise your right to withdraw from your credit card agreement within 14 days of receiving your card. The handling fee will be shown on your monthly statement following the transfer. If you exercise your right to withdraw from your credit card agreement within 14 days of receiving your card, the fee will be refunded.

How can I request a Balance Transfer?

To request a Balance Transfer, your Mastercard must be activated and you should call TUI Card Services on 0333 220 2670*.

How long will it take to process a Balance Transfer?

It normally takes three working days for a balance transfer to be completed (a working day finishes at 3pm for these purposes). So, if you request it on a Tuesday, it will be completed by Friday evening. If you request it on a Saturday, it will be completed by Wednesday evening. We will let you know if it will be completed sooner.

How much can I transfer?

You can transfer any amount from £100 up to 95% of your credit limit. All or part of the balance(s) requested may be transferred, subject to your credit limit and to our approval.

Can I transfer balances from a number of financial providers?

Yes, subject to approval, you can transfer balances from a number of accounts and financial providers – providing that they are UK store card or credit card balances. However, you cannot transfer balances from another card provided by NewDay Ltd. All transfers are subject to our approval.

Cards and PINs

When will I get my card?

You will receive your card within 7-10 working days of signing your credit agreement and the terms and conditions.

How do I activate my card?

Call 0800 915 2205 (calls may be recorded and monitored for training and security purposes and to help us manage your account). Opening hours are: Monday to Sunday 8am to 9pm. The main account holder must activate this card before it can be used.

What do I do if I lose my card or it's stolen?

As soon as you identify that your card has been lost/stolen, you will need to call TUI Card Services on 0333 220 2670* so that we can block your card and issue you with a new one. Calls are charged at a standard national rate. Call costs from mobiles may vary so please check before calling. Our lines are open seven days a week, 8am to 9pm. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

Where can I use my Credit Card?

At over 36 million outlets worldwide, wherever the Mastercard logo is displayed.

When will I get my PIN?

You will receive your PIN within five working days of your application being approved by NewDay.

How do I change my PIN?

You can change your PIN at any cash machine in the UK displaying PIN Services and by following the simple instructions.

What if I forget my PIN or get it wrong?

You'll have three chances to enter your PIN correctly when you're trying to pay. If you enter it incorrectly three times in a row, your PIN will be locked and you'll need to call TUI Card Services on 0333 220 2670* to request a new PIN.

Will I need to use my PIN when buying online, over the phone or via mail order?

No, Chip and PIN replaces using a signature to confirm transactions – as you haven't signed for these in the past, you won't need to enter your PIN. But you may be asked to enter the 3 digit security code shown on the back of your card.

Can I use my Chip and PIN card abroad?

Yes in countries where Chip and PIN has been introduced. Where it hasn't, you will be asked to sign a receipt. Therefore please ensure you still sign the back of your card when you receive it.

Can I apply for a chip and signature card?

If you are unable to use a PIN, call TUI Card Services on 0333 220 2670* and we will be able to provide you with a Chip and signature card.

Can I apply for an additional cardholder on my account?

Yes, you can add up to three people to your account at no extra cost. Additional cardholders must be over the age of 18, a UK resident and be your partner, spouse or other close relative and live at the same address as you. You will be responsible for all use of the card by the additional cardholders; they will also share your credit limit. All additional cards will earn TUI Reward Points. You can request for any additional cardholders to be added to your account when you first apply. If you are already a cardholder and wish to add someone to your account please call TUI Card Services on 0333 220 2670*.

Protecting you and your card

How can I protect my card from fraud and misuse?

To avoid your card and account falling into the wrong hands, you should activate and sign the back of it as soon as you receive it.

Please memorise and destroy your PIN as soon as you (or your additional cardholder) receive it, and do not write it down (unless you do it in such a way that it would be impossible for someone else to recognise). If you change your PIN, make sure you choose it carefully. Never give your card or account number to anyone else and don't allow anyone else to see your PIN when entering it at a Chip and PIN terminal. If you have reason to suspect that someone has unauthorised access to your account, you should report it to TUI Card Services on 0333 220 2670* immediately.

What should I do if I don't recognise a transaction on my account?

Please contact TUI Card Services on 0333 220 2670* straightaway.

How do I report my card lost or stolen?

You should report it to us immediately on our Lost and Stolen Card Helpline on 0333 220 2670*. We will stop all transactions and will arrange for a replacement card to be sent to you as soon as possible.

What do I do if I suspect fraud on my account?

Contact TUI Card Services on 0333 220 2670 immediately, so that we can investigate this for you.

In what circumstances can you suspend use of the card?

We may at any time suspend your right to use the card or the account; where we reasonably consider that this is necessary because of reasons relating to the security of your card or account; suspected unauthorised or fraudulent use of the card; or if you have broken the terms of your agreement.

Rates and charges

What is estimated interest?

The estimated interest amount gives you an indication in advance of how much interest you could be asked to pay on your next statement and will help you manage your finances more effectively.

The estimated amount is based on the following assumptions:

You only pay the minimum payment amount shown on your statement

Your balance doesn't increase before your next statement date due to any more purchases, cash advances or Balance Transfers

The minimum payment is applied to your account on the due date

The way we calculate interest doesn't change. If any change in your interest rate has been notified to you, the estimated interest will take this change into account

The amount takes no account of any delayed payment promotions we may offer in the period ahead

Will I be charged extra for using my card abroad?

All transactions in currencies other than sterling will be converted into sterling on the day they are added to your Account at the Payment Scheme Exchange Rate (at the date and time the transaction is processed) together with the Non-Sterling Transaction Fee (2.75%). The Payment Scheme Exchange Rate used may differ from the rate when the transaction was made as exchange rates vary on a daily basis. The Payment Scheme Exchange Rate used when such transactions are made, and the amount of the transactions in sterling following application of the exchange rate will be set out in your statement. For an indication of the Payment Scheme Exchange Rate you can visit www.mastercard.com.

You can make purchases at over 36 million places worldwide, wherever you see the Mastercard logo. Please note that occasionally, for fraud prevention and security purposes, transactions may be declined or referred when your card is used abroad. NewDay Ltd adheres to a number of financial sanction regimes which may affect your ability to use your card abroad. For details of any current restrictions, you should contact us before travelling on 0333 220 2591. This line is open seven days a week, 24 hours a day.

What do you mean by APR?

It stands for the Annual Percentage Rate, and is the annualised cost of credit; it also includes any fees, such as an annual fee, but not default charges.

Where can I find my APR?

The APR applicable to your account when you open your account will be shown on your credit agreement.

Can I withdraw cash on my card?

You are able to withdraw cash from any cashpoint that displays the Mastercard logo. There is a cash advance fee of 3% or £3 (whichever is greater) every time you withdraw cash. You can withdraw cash up to your cash limit which will be displayed on your statement. Interest will be charged from the date of the transaction even if you pay off your balance in full.

When do you charge interest?

From the date the amount is debited from your account. However, if you pay your balance off in full by the due date, every month you will not be charged any interest. However, if you use your card to make cash transactions, interest will be charged from the date of the transaction even if you pay off your balance in full.

Why would you change my interest rate?

We may change interest rates for the reasons set out in your terms and conditions, these include to reflect rate moves in the market or if your personal circumstances change. We will always give you at least 30 days' notice in writing of an interest rate increase, and another 30 days to tell us that you would like to close your account and pay down the balance at the existing rate.

What other charges may be applied to my account?

You can view other rates and charges by viewing the Summary Box. The charges are also shown on your credit agreement.

How much will I have to pay to my account each month?

The minimum payment will be the sum of

- (i) the amount of any interest and Default Fees charged to your Account in the current Statement Period; plus
- (ii) 1% of the Standard Balance shown on your statement; plus
- (iii) the amount of any arrears, which are immediately repayable;

subject to this being a minimum of £5. If your total Standard Balance is less than £5, the minimum payment due will be the total outstanding balance. Any overlimit amount is immediately repayable.

How are payments applied to my account?

If you do not pay the Standard Balance in full in any month, we will apply your payment to (i) Transactions and Promotional Transactions (ii) any Account fee charged in connection with a Transaction or Promotional Transaction, (iii) other Account fees and to (iv) any Default Fees which are shown on your statement as follows:

- 1) It will be allocated to the different amounts of your outstanding statemented Standard Balance that are charged at higher interest rates before those that are charged at lower interest rates.
- 2) If interest is charged at the same rate on different amounts, we will apply your payment to the different amounts in the following order: Cash Transactions, Balance Transfers, other Promotional Transactions, Purchases and other Transactions. If you have more than one Promotional Transaction at the same rate, your payment will be applied first to the Promotional Transaction that has the earliest Promotional Period start date.
- 3) If you pay more than the Standard Balance shown on your statement in any month we will apply your payment to Transactions on your Standard Balance which are not shown on your statement before any Transactions on your Buy Now Pay Later Balance which are shown on your statement.

Where an Account fee is charged in connection with a Transaction or Promotional Transaction, it will be applied by reference to that Transaction type. Otherwise it will be applied after other Transactions as set out in 2) above.

We will apply any remaining payment to Transactions not yet shown on your statement in the same order as set out above.

What should I do if I am experiencing financial difficulties?

If you are having difficulties with your repayments please call TUI Card Services on 0333 220 2670 as early as possible and we can suggest ways to help.

Managing your account

Can I manage my card account online?

The best way to manage your account is by using our Online Account Manager. Here you will be able to view your eStatements and other notices (such as changes to terms and conditions, notices about any fees incurred or other important notices), make payments, view transactions and manage Direct Debits.

Making a payment

When making payments please always quote your account number, this is the 16 digit number found on the top right hand corner of your statement. You do not need to contact us to confirm receipt of payments.

You can pay your account using any one of the following methods:

By Direct Debit – You can set up a Direct Debit to pay the minimum payment amount, the full balance or a fixed amount on your card automatically every month. If you choose a fixed amount, this should be for an amount that will be more than your minimum payment. If in any month it is less, we will always collect at least your minimum payment. You can also set up a Direct Debit using the Online Account Manager under 'Manage payments'. Alternatively, you can call TUI Card Services on 0333 220 2670*. **By Internet or Telephone Banking** – You'll need to provide your bank with our sort code 09-01-09, our account number 01000007, and your card number.

Through On Line Account Manager – You can set up a Direct Debit using the Online Account Manager under 'Manage payments'.

By Telephone – Call TUI Card Services on 0333 220 2670* to pay using a debit card.

By Post – Please send your payment at least seven working days (a working day is defined as Monday – Friday, excluding bank holidays) before the payment due date. Please do not send post-dated cheques or cash. Please ensure the cheque is made payable to NewDay Ltd, with the 16 digit account number included on the first line and send to NewDay Ltd, PO Box 218, Rotherham, S98 1NS.

At any bank – Please make your payment by cheque or cash at least five working days (a working day is defined as Monday – Friday, excluding bank holidays) before the payment due date by using the Bank Giro Credit slip attached to your statement – your bank may charge a fee for this service. Please ensure the cheque is made payable to NewDay Ltd, with the 16 digit account number included on the first line.

Can I change the day that my payment is due?

Yes. It's one of the benefits of being a TUI card customer. If you need to, you can change the date your payments are due, up to three times a year. If you'd like to do this, call us on 0333 220 2670*.

How much can I pay each month?

You can pay whatever you like each month, but you must make at least the minimum payment. If you only make the minimum payment this will cost you more and it will take longer to clear your balance.

What is the minimum that I have to pay each month?

The minimum payment will be the sum of

(i) the amount of any interest, and Default Fees charged to your Account in the current Statement Period; plus

(ii) 1% of the Standard Balance shown on your statement; plus

(iii) the amount of any arrears, which are immediately repayable; subject to this being a minimum of £5.

If the total of your Standard Balance is less than £5, then the minimum payment due will be the total outstanding balance. Any over limit amount is immediately repayable.

Will it cost me more if I only make the minimum payment?

If you make only the minimum payment each month it will take you longer and cost you more to clear your balance as you will pay more interest on your account.

What happens if I miss a payment?

You will incur a late payment charge of £12. We may also provide this information to credit reference agencies and this may affect your ability to obtain credit. Any promotional offers that you have will also come to an end.

What is a preauthorised transaction? What happens if I enter into one?

In certain instances (e.g. when booking a hotel or hiring a car) the transaction amount may be unknown at the point you authorise the transaction. In such cases, the retailer will seek to block funds temporarily from your account. This is what we call a preauthorised transaction – it results in the relevant amount being deducted from your available balance only (it is not however processed as a transaction).

Please note that we will only block funds if you have authorised with the retailer the exact amount of funds that are to be blocked from your card.

We will also release the funds once we are made aware of the actual transaction value.

Can I re-open my account if I close it?

No, if you would like a new account, please apply again.

Are there any penalties, costs or charges if I decide I don't want the card any more?

You will not receive any penalties, costs or charges if you decide to close your account.

How do I end the agreement if I decide I don't want the card any more?

Call TUI Card Services on 0333 220 2670*, or write to us at TUI Card Services, NewDay Ltd, PO Box 700, Leeds, LS99 2BD.

Statements and Notices

When will I get a statement?

You will receive a statement once a month, when there is a transaction on your account. Your statement date will be determined by NewDay Ltd and you can find out this date by contacting TUI Card Services on 0333 220 2670*.

Will I receive eStatements or paper statements?

All customers automatically receive eStatements. You will receive an email notifying you each month when your eStatement is produced. eStatements give you the same information as paper statements, but you view them by logging on to Online Account Manager rather than receiving them through the post. If you would prefer to receive paper statements sign in to Online Account Manager to update your preferences under 'My details' or contact us on 0333 220 2670*.

How will I receive notices from NewDay?

You can view notices by logging on to Online Account Manager. If you have told us that you would prefer to receive paper statements, you will also receive paper notices.

Third Party Providers (TPP)

Can I grant a third party access to my online payment account?

Following changes to the law, from 13 January 2018 you can allow an authorised Third Party Provider (TPP) to have access to your online servicing account. These TPPs are sometimes known as Account Information Service Providers and offer such services as the ability for you to look at all your bank and credit card accounts through one Mobile App or Website. You can only use a TPP where you have registered for Online Account Manager.

If you choose to use a TPP, please ensure you understand how their service works, such as how they access your account with us and how they will protect your data. Please be aware that:

- The terms and conditions of your card will still apply.
- We will give the TPP access to your account information only, and in the same way as if you were accessing it directly. For example, they will be able to see your recent transactions and your outstanding balance. The TPP is not permitted to change any of your preferences, direct debit details or any information about you and cannot initiate a payment from your account.
- Although you must not, generally, give the security details you use to log-in to our online service to anyone else, you may give them to a TPP if it is necessary to do so. They should agree with you that they will keep these details safe and will only use them for the purpose(s) you have agreed with them.
- We can refuse to allow a TPP to access your account where we are concerned about unauthorised or fraudulent access by that TPP.
- All TPPs must be authorised or registered with the Financial Conduct Authority (or another EEA regulator) and so you must check, from the information that the TPP gives you before you use their services, that the TPP is authorised or otherwise permitted by law to provide such services. If you give your security details to a TPP that is not authorised, we will assume it is you authorising us to give access to your account. If we become aware that an unauthorised third party is using your security details, we will block access to your account.

Requesting T&C

Can I request a copy of my terms and conditions?

You can request a copy of your terms and conditions at any time whilst your account is open – to do so please contact Customer Services on 0333 220 2670*.

Customer Consent

Do I need to consent to you using my information to provide me with payment services?

When you enter into a credit agreement with us, you explicitly consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you.

Please note that this does not affect any rights and obligations you or we have under the Data Protection Act 1998 and you may withdraw this consent by closing your account. If you do this, we will stop using your data for this purpose, but may continue to process your data for other purposes as set out in our Privacy Policy.

*Calls may be recorded and monitored for training and security purposes and to help us manage your account. Calls to 0333 numbers will be charged at a standard national rate. Call costs from mobile companies and operators may vary so please check before calling.

Contact us

Who is NewDay Ltd and how do I contact them?

Key facts about NewDay Ltd:

NewDay Ltd issue and operate the both Mastercard and store cards.

Contact address: Customer Services, NewDay Ltd, PO Box 700, Leeds, LS99 2BD.

Credit is provided by NewDay Ltd. Registered in England and Wales with registered number 7297722.

The registered office is: 7 Handyside Street, London, N1C 4DA. NewDay Ltd is authorised and regulated by the Financial Conduct Authority with number 690292. NewDay Ltd is also authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 (Ref no: 555318) for the provision of payment services.

NewDay Ltd. are registered with the Office of the Information Commissioner – Data Protection Register Entry Number Z272680X

VAT Registration Number 100 1745 76

If you'd like to find out more, please visit www.newday.co.uk

Contact us online:

You can send us a message online by logging into your [online account manager](#).

If you are not registered for our online services, you can do so [here](#).

Alternatively, if you are not a TUI cardholder, but wish to contact us online, please [click here](#).

Complaints:

If you have a complaint related to your TUI Credit Card, please contact us by using any of the methods above.

Alternatively you can write to us at:

Customer Services Department

NewDay Ltd

PO BOX 700

Leeds

LS99 2BD

If we do not resolve your complaint internally to your satisfaction, you can refer it to: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4 567. E-mail: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk. If you applied for your TUI Credit Card online, you can also contact the Financial Ombudsman Service via an Online Dispute Resolution (ODR) platform that has been created by the European Commission. The ODR platform will forward your complaint to the Financial Ombudsman Service. For more information about ODR please visit the European Commission website.

NewDay Ltd is a member of the Finance and Leasing Association (FLA) and is bound by their Lending Code. Copies of the FLA's Lending Code can be obtained from www.fla.org.uk. NewDay Ltd also subscribes to the Standards of Lending Practice which are independently monitored by the Lending Standards Board. For further information, or to see a full copy of the Standards of Lending Practice, please visit www.lendingstandardsboard.org.uk.

TUI UK Limited acts as a credit broker for NewDay Ltd on an exclusive basis and is not a lender. Credit only available to over 18s and subject to status. Credit provided by NewDay Ltd. NewDay Ltd is a company registered in England and Wales with registered number 7297722, registered office: 7 Handyside Street, London, N1C 4DA. NewDay Ltd is authorised and regulated by the Financial Conduct Authority with number 690292 and is also authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 (Ref no: 555318) for the provision of payment services. TUI is a trading name of TUI UK Limited, a member of TUI Group. Registered office: Wigmore House, Wigmore Lane, Luton, LU2 9TN. Registered in England No: 02830117. TUI UK Limited is authorised and regulated by the Financial Conduct Authority with Firm Reference Number 738580.