

1. Contact details	
Creditor Address	NewDay Ltd 7 Handyside Street, London, N1C 4DA
Credit intermediary Address	TUI UK Limited TUI Travel House, Crawley Business Quarter, Fleming Way, Crawley, West Sussex, RH10 9QL

2. Key features of the credit product	
The type of credit	This is a credit card.
The total amount of credit This means the amount of credit to be provided under the proposed credit agreement or the credit limit	We will tell you your credit limit when you first receive your card. We will determine your credit limit based on our assessment of your application. Your credit limit may change from time to time. We may give you a temporary credit limit before you receive your plastic card.
How and when credit would be provided	If, when you open your account, you are given an instant spend facility, you will be able to make purchases at Thomson Travel Shops or on www.thomson.co.uk or www.firstchoice.co.uk or other outlets or websites notified to you by us (we will tell you which at the time) immediately up to your temporary credit limit. When you receive your card you will be able to use your card to pay for goods and services up to your credit limit. You can also use your card to obtain cash or, if available, make balance transfers, money transfers or Buy Now Pay Later Transactions, in all cases up to the applicable credit limit.
The duration of the credit agreement	The agreement has no fixed or minimum duration and will continue until it is ended by you or by us.
Repayments	Each month you must pay at least the minimum monthly payment set out in your statement before the payment date shown there. This will be about 25 days after your statement date unless we tell you otherwise. The minimum payment will be the sum of (i) 1% of the Standard Balance shown on your statement (including the interest, Default Fees and arrears) plus (ii) the amount of any interest, and Default Fees charged to your Account in the current Statement Period 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 overlimit amount is immediately repayable. Any amounts on your Buy Now Pay Later Balance will not be included in your minimum payment until it forms part of your Standard Balance.

<p>Your repayments will pay off what you owe in the following order</p>	<p>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:</p> <p>1) It will be allocated to the different amounts of your outstanding stated Standard Balance that are charged at higher interest rates before those that are charged at lower interest rates.</p> <p>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, Money Transfers, 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.</p> <p>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.</p> <p>We will apply any remaining payment to Transactions not yet shown on your statement in the same order as set out above.</p>
<p>The total amount you will have to pay This means the amount you have borrowed plus interest and any costs</p>	<p>If you make immediate use of your card for purchases of £1,200 and then repay the account balance in 12 equal monthly instalments over the period of one year, the total amount payable would be £1,319.11 assuming that there is no change to the interest rate, that you do not break the terms of the agreement and using the Representative APR as shown in section 3.</p>

3. Costs of the credit	
<p>The rates of interest which apply to the credit agreement</p>	<p>Purchases 0% per annum for 3 months from date of account opening for any retail Purchases made in the first 3 months after account opening, reverting to either 19.94% per annum (variable) or 29.95% per annum (variable).</p> <p>Balance Transfers 19.94% per annum (variable) or 29.95 % per annum (variable).</p> <p>Money Transfers 19.94% per annum (variable) or 29.95 % per annum (variable).</p> <p>Cash Transactions 29.95% per annum (variable).</p> <p>The interest rates applicable to your account will depend on our assessment of your application.</p> <p>Interest at the purchase rate will be charged on any foreign currency bought at Thomson Travel Shops or on www.thomson.co.uk or www.firstchoice.co.uk or other outlets or websites notified to you by us.</p> <p>Buy Now Pay Later Transactions (if available) 0% for three months from the date of the transaction, at the end of which you will pay your Standard Purchase Rate.</p> <p>We may make other Promotional Offers available, but we will let you know the applicable rate and period at the time.</p> <p>We may change the interest rates which apply to your account and charge different interest rates for different types of transactions, or change the way in which interest is charged on your account (for any valid reason). This may include changes we make to the rate we charge you individually, based on a number of factors, such as credit risk and the way you manage your account. We will always give you at least 30 days' notice of an interest rate increase and another 30 days to give you the opportunity to stop using your card and pay back the balance at the existing rate. We will give you prior notice of any other interest rate change.</p>
<p>Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit The APR is there to help you compare different offers</p>	<p>The Representative APR is 19.9% variable.</p> <p>The Representative APR and the Total Amount Payable (as described in Condition 5 of the credit agreement) are calculated on the assumptions that the credit limit is £1,200, credit in this sum is immediately drawn down in full for a period of one year for financing Purchases, the interest rate that applies is the Standard Rate for Purchases, the amount of the Purchases will be repaid in 12 equal monthly instalments together with the interest payable in accordance with the terms of the agreement and that you will not break the terms of the agreement during this period.</p>

Related costs	
Any other costs deriving from the credit agreement	Up to 5% of the amount of the transaction on balance transfers and money transfers (if available); 3% of the amount of the transaction on each cash transaction (minimum £3); 2.75% of the amount of the transaction of any non-sterling transaction; £3 for each copy of a statement; £12 returned payments fee (for each returned payment); £12 overlimit fee (payable each statement period during which you exceed your credit limit); £25 trace fee (if you do not inform us of a change of your details in accordance with condition 22 of your terms and conditions).
Conditions under which the above charges can be changed	We may change any of the fees listed here or introduce new fees for any of the reasons in condition 20.2 and by giving you notice as explained in conditions 20.4 and 22. We will give you at least 30 days' notice about any changes before we make a change unless it is to your advantage, in which case we may make the alteration immediately and tell you about it within 30 days. If a change is to your disadvantage you can write to us within 60 days to close your account. We will let you know about any changes by post, email or in your statement.
Costs in the case of late payments	£12 late payment fee (for each late payment).
Consequences of missing payments	Missing payments could have severe consequences, including the possibility of legal proceedings being brought against you and making obtaining credit more difficult and Promotional Offers ending.

4. Other important legal aspects

Right of withdrawal	You may withdraw from this agreement without stating a reason by writing to us at Customer Services, NewDay Ltd, P.O. Box 700, Leeds LS99 2BD or by calling 0208 181 0000*. You have 14 days from the day after you receive your first card to do this. If you withdraw from this agreement you will have to repay the full amount that you have borrowed under the agreement, including any accrued interest, no later than 30 calendar days after the day that you have told us that you want to withdraw. Where you tell us that you want to withdraw, we will let you know how much interest you have to pay and how to make payments.
Early repayment	You may repay the amount outstanding to your account in whole or in part at any time using any of the payment methods set out in your statement.
Consultation with a Credit Reference Agency	We will inform you immediately and without charge if we reject the credit application on the basis of a consultation of a Credit Reference Agency. The Credit Reference Agencies we use are: Experian, Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF and Call Credit, Consumer Services, Call Credit Limited, PO Box 491, Leeds, LS3 1WZ.

Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.
The period of time during which the creditor is bound by the Pre-Contract Credit Information	This information is valid until the end of the day on which it is provided to you, unless we have made any changes (including to the product, the interest rates, or any charges) in which case we will provide you with new information if you request this.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor

Registration number	NewDay Ltd is authorised and regulated by the Financial Conduct Authority with registration no: 690292. It is also authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (Reference no: 555318) for the provision of payment services. Company number: 7297722
The supervisory authority	The Financial Conduct Authority.

(b) concerning the credit agreement

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	English law
The law applicable to the credit agreement and/or the competent court	The agreement is governed by English law and disputes shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.
Language to be used in connection with your agreement	All communications under this agreement shall be in English.

(c) concerning redress

Access to out-of-court complaint and redress mechanism	If you want to contact us or have a complaint, please write to NewDay Ltd, Customer Service Department, P.O. Box 700, Leeds LS99 2BD or telephone us on 0208 181 0000*. If, after contacting our Complaints team, we are still unable to resolve any complaint you may have with us you can apply to have your complaint resolved by the Financial Ombudsman Service. Credit sold by NewDay Ltd, is subject to the compulsory jurisdiction of the Financial Ombudsman Service, Exchange Tower, London E14 9SR. Web address: www.financial-ombudsman.org.uk . We also subscribe to the Standards of Lending Practice which is monitored and independently enforced by the Lending Standards Board. If you applied for your 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 email address for insertion in the ODR form is ODR@newday.co.uk. The ODR platform will forward your complaint to the Financial Ombudsman Service. For more information about ODR please visit the European Commission website (https://webgate.ec.europa.eu/odr/main/index.cfm).
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*Calls may be recorded and monitored for training and security purposes and to help us manage your account.