

SUMMARY BOX

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

APR Rates as shown, depending on individual circumstances		Representative 19.9% APR variable		29.9% APR variable	
Interest rates (variable)	Introductory Rate*	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
Purchases	0% p.a. for 3 months from date of account opening for any retail Purchases made in the first 3 months after account opening and we may also make other promotional offers from time to time	1.527%	19.94%	2.207%	29.95%
Cash Transactions, if available	not applicable	2.207%	29.95%	2.207%	29.95%
Balance Transfers, if available	We may make promotional offers from time to time	1.527%	19.94%	2.207%	29.95%
Money Transfers, if available	We may make promotional offers from time to time	1.527%	19.94%	2.207%	29.95%
Interest Free Period	<ul style="list-style-type: none"> Maximum 56 days on standard purchases if you pay your balance in full every month and on time. Buy Now Pay Later transactions (if available) will be interest free for 3 months from the date of the transaction (unless we tell you it is longer). Balance Transfers, Money Transfers and Buy Now Pay Later transactions are only interest free during the promotional period (if any). There is no interest free period on cash transactions. <p>If you do not make at least your minimum payment in full and on time or if you go over your credit limit any promotional rates may come to an end and we will charge the standard purchase rate or the standard balance transfer rate, as applicable, instead of the promotional rate.</p>				
Interest Charging Information			From	To	
	Purchases (including 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 and Buy Now Pay Later transactions which have transferred to the standard balance)		Date added to Account	Repaid in full**	
	Cash Transactions		Date added to Account	Repaid in full**	
	Balance Transfers and Money Transfers		Date added to Account	Repaid in full**	
**Interest is calculated on a daily basis on your actual daily balance. You will not pay interest on new purchases if you pay your balance in full and on time each month. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.					
Allocation of Payments	If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. For further details, please refer to your credit card terms and conditions.				
Minimum repayment	<ul style="list-style-type: none"> 1% of the Standard Balance shown on your statement (including the interest, Default Fees and arrears) plus the amount of any interest, and Default Fees charged to your Account in the current Statement Period plus the amount of any arrears, which are immediately repayable, subject to this being a minimum of £5. Any overlimit amount is immediately repayable. Any amounts on your Buy Now Pay Later balance (if available) will not be included in your minimum payment until they are transferred to your standard balance. If you only make the minimum payment it will take longer and cost more to clear your balance. 				
Credit Limit	Minimum credit limit		£500		
	Maximum credit limit		Subject to Status		
Fees	No annual fee				
Charges	Balance Transfers (if available)		Up to 5% of the amount of the transaction		
	Money Transfers (if available)		Up to 5% of the amount of the transaction		
	Cash Transactions		3% of the amount of the transaction (minimum £3.00)		
	Paper copies of statements		£3.00		
	For further details, please refer to the Credit Agreement				
Foreign Usage, if available	Payment Scheme Exchange Rate		Rates can be found at www.mastercard.com		
	Non-Sterling Transaction fee		2.75% of the amount of the transaction		
	Non-Sterling Cash fee		3% of the amount of the transaction (minimum £3.00)		
Default Fees	Late Payment Fee		£12.00		
	Returned Payment Fee		£12.00		
	Overlimit Fee		£12.00		
	Trace Fee (charged if you change your details and you do not tell us where you may be contacted)		£25.00		

*To benefit from any promotional offers or introductory offers you must not break the agreement, e.g. by not making at least your minimum monthly payment in full and on time or exceeding your Credit Limit. If you do break the agreement, we may charge the standard purchase rate, standard balance transfer rate or other applicable standard rate instead of the promotional rate or introductory rate.

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