

## Summary box

### Everyday No Balance Transfer Fee Credit Card

The information in this table summarises key product features and doesn't replace any terms and conditions.

APR	Representative 23.9% APR (variable)			
Interest rates		Introductory rate	Monthly rate	Annual rate
	<b>Purchases</b>	0% on purchases for 3 months starting from the day you open the account	1.805%	23.9%
	<b>Cash transactions</b>	No introductory rate	2.207%	29.9%
	<b>Balance transfers</b>	0% on balance transfers for 12 months starting from the day you open the account	1.805%	23.9%
Interest-free period	<ul style="list-style-type: none"> <li>Your interest-free period for purchases can be up to 56 days if you pay your balance in full and on time.</li> <li>There's no interest-free period on cash transactions and balance transfers (unless you have an interest-free introductory or promotional rate).</li> </ul>			
Interest charging information	<b>Purchases, cash transactions and balance transfers</b>	<b>From</b>	<b>Until</b>	
		Date debited to your account	Repaid in full	
<p>Interest is calculated daily.</p> <p>If you don't pay your balance in full, we'll charge you interest from the date we add the transaction to your account. We'll keep charging interest until you've paid off your balance in full. So the longer it takes you to pay back the balance, the more interest you'll pay.</p>				
Allocation of payments	<p>We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. Arrears means any overdue payments, fees, interest and charges.</p> <p>If you don't pay your balance in full in any month, we'll apply your payment to balances that are already on your statement <b>before</b> we apply them to any new transactions. We'll apply your payment to amounts on your statement that we charge the highest interest rate on before we apply them to amounts charged at lower rates or zero interest. Please see your terms and conditions for further information.</p> <p>Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.</p>			

<b>Minimum repayment</b>	<p>The minimum payment will be the highest amount of:</p> <p>A. The total of:</p> <ul style="list-style-type: none"> <li>◦ any interest, monthly fee and default fees charged to your account; plus</li> <li>◦ 1% of the remaining balance shown on your statement; plus</li> <li>◦ the amount of any arrears which are payable immediately.</li> </ul> <p>or</p> <p>B. £5.</p> <p>If you owe less than £5 in total, the minimum payment will be the full amount you owe.</p> <p>If you only make the minimum payment, it will take longer and cost more to clear your balance.</p>	
<b>Credit limit</b>	Minimum credit limit	£500
	Maximum credit limit	Subject to status. That means we'll confirm this after we carry out credit checks.
<b>Fees</b>	No monthly fee	
<b>Charges</b>	Cash fee (our charge for cash transactions)	3% of the amount of the cash transaction (minimum £3)
	<b>Balance transfers</b> During introductory period	0%
	After introductory period	3% of the amount of the balance transfer (minimum £5)
<b>Foreign usage</b>	Payment scheme exchange rate	Visit <a href="https://www.santander.co.uk">santander.co.uk</a> to see our current exchange rates
	<b>One or more of the following may apply:</b>	
	Non-sterling transaction fee	2.95% of transaction
	Cash fee (our charge for cash transactions)	3% of the amount of the cash transaction (minimum £3)
<b>Default fees</b>	Late payment fee If you're late making the minimum payment	£12
	Over limit fee If you're over your credit limit on your statement date (even if we've allowed you to go over)	£12
	You can avoid paying default fees by staying within your credit limit and making sure that payments are received on time.	

# Payment information

## What's a recurring transaction?

A recurring transaction is a series of regular payments which you agree can be collected from your credit card by a supplier of goods or services. For example, for insurance cover or a magazine subscription. You'll have an agreement with the supplier about it.

Direct Debits and standing orders aren't recurring transactions. That means the Direct Debit Guarantee doesn't cover recurring transactions.

If you've authorised a recurring transaction, the supplier can keep taking payments from your account until you tell them or us to cancel it.

If you want to cancel it, you can ask us to do so at any time up to 4:30pm on a business day, or up to 2:30pm on a non-business day. The recurring transaction will be cancelled on the next business day. A business day is Monday to Friday, except bank holidays in England.

Because recurring transactions are taken by the supplier, you should also contact them to cancel it.

If a recurring transaction has been cancelled, but the next payment is still taken from your account, we'll refund this amount. The refund will include any charges or interest related to the payment.

## Payment methods

Ways you can make payments to your account.

Payment type	How to make the payment
Direct Debit	You can set up a Direct Debit to pay either the minimum repayment, a fixed amount or the full amount of your statement balance. If you would like to set up or amend a Direct Debit you can either call us on <b>0330 9 123 123</b> or, if you're registered, through Online Banking.
Standing order/ telephone banking/ internet banking	Please contact your bank or building society and use the bank details provided on your statement to set up a bill payment. Please allow up to one business day <sup>1</sup> for the payment to be credited to your account.
By cash or cheque at a bank or building society	You can pay by cheque or cash at any Santander UK branch. Allow up to one business day <sup>1</sup> for payment to clear if making a cash payment.  If paying at any other bank or building society, please use the payment slip from your statement and allow up to seven business days <sup>1</sup> for the payment to be credited to your account.
Cheque payment to Santander	You can pay by posting your cheque to Santander Processing Centre, Santander Credit Cards, PO Box No 12644, Harlow CM20 9QH. Please allow up to seven business days <sup>1</sup> for the payment to be credited to your account.

Full details about payment methods can also be found on the back of statements.

<sup>1</sup> A business day is Monday to Friday, except bank holidays in England.