

# Summary Box & Key Information

## All in One Credit Card

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

Features	Summary		
<b>APR</b>	<b>23.7% APR</b> representative (variable)		
<b>Other interest rates:</b>	Introductory/Promotional rate	Monthly rate	Annual rate
<b>Purchases</b>	0% for 20 months from account opening	1.385% p.m.	17.9% p.a.
<b>Cash transactions</b>	N/A	2.207% p.m.	29.9% p.a.
<b>Balance transfers</b>	0% for 26 months from account opening	1.385% p.m.	17.9% p.a.
<b>Interest free period</b>	<ul style="list-style-type: none"> <li>◦ Maximum of 56 days for purchases if you pay your balance in full and on time.</li> <li>◦ There is no interest free period on cash transactions and balance transfers (subject to any interest free promotional offer).</li> </ul>		
<b>Interest charging information</b>		From	Until
	Purchases	Date debited to your account	Repaid in full*
	Cash transactions	Date debited to your account	Repaid in full*
	Balance transfers	Date debited to your account	Repaid in full*
	*Interest is calculated daily. 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.		
<b>Allocation of payments</b>	If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. We will pay off balances that are already on your statement before any new transactions. For further details, please refer to your credit card terms and conditions.		
<b>Minimum repayment</b>	<ul style="list-style-type: none"> <li>◦ All default fees, monthly fee (if applicable), payment protection insurance premiums, and interest plus 1% of the remaining balance shown on your statement, plus any arrears payable (subject to a minimum of £5).</li> <li>◦ If you only make the minimum payment, it will take longer and cost more to clear your balance.</li> </ul>		
<b>Credit limit</b>	Minimum credit limit	£500	
	Maximum credit limit	Subject to status	
<b>Monthly fee</b>	◦ £3 monthly fee		
<b>Charges</b>	Balance transfers		
	During introductory period	0%	
	After introductory period	3% (minimum £5)	
	Cash transactions	3% (minimum £3)	
	Copy statement	£0 for each copy of a statement	
<b>Foreign usage</b>	Payment scheme exchange rate	Rates can be found at <a href="http://www.mastercard.com">www.mastercard.com</a> or <a href="http://www.visaeurope.com">www.visaeurope.com</a>	
	<b>One or more of the following may apply:</b>		
	Non-sterling transaction fee	0% of transaction	
	Cash transactions	3% (minimum £3)	
<b>Default charges</b>	Over limit fee	£12	
	Late payment fee	£12	
	Returned payment fee	£12	
	Trace fee	£25 (if you do not inform us of a change of address and we have to trace you)	
	You can avoid paying additional charges by staying within your credit limit and ensuring that payments are received on time.		

## Recurring transactions explained

A recurring transaction is a regular payment (other than a Direct Debit or standing order) collected from your credit card account by a supplier of goods or services (such as a magazine subscription) in line with your instructions. The Direct Debit Guarantee does not cover recurring transactions.

If you have authorised a recurring transaction, the person being paid may continue to take payments from your credit card account until you tell them or us to cancel it. You may withdraw your consent to a recurring transaction at any time. The latest point at which you can cancel your authorisation with us is the end of the working day<sup>1</sup> before the recurring transaction is due to be paid.

## Payment Methods

You can make payments to your account in the following ways

Payment type	Information
<b>Direct Debit</b>	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>0800 9 123 123*</b> or, if you're registered, through our online banking service.
<b>Standing order / telephone banking / internet banking</b>	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 working day <sup>1</sup> for the payment to be credited to your account.
<b>By cash or cheque at a bank or building society</b>	You can pay by cheque or cash at any Santander UK branch. Allow up to one working 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 working days <sup>1</sup> for payment to be credited to your account.
<b>Cheque payment to Santander</b>	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 working 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 working day is defined as Monday to Friday, excluding bank holidays.

\*Calls may be recorded or monitored.

