

Summary Box

First Trust Bank Visa Business Card and Visa Gold Business Card

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

APR	Visa Business	Visa Gold Business
	Representative 2.4 % APR (variable)*	Representative 8.2 % APR (variable)*
Interest charging Information	As the account is settled in full by monthly Direct Debit no interest will be charged.	
Minimum repayment	<ul style="list-style-type: none"> Each month, on or before the Payment Due Date, you must always pay the full outstanding balance as shown on your monthly statement. 	
Credit Limit	Minimum Credit Limit	Business Card £500 Business Gold Card £5,000
	Maximum Credit Limit	Subject to status
Fees	Business Card:	£15 annual fee
	Business Gold Card:	£50 annual fee
Charges	Cash advances	1.75 % of the transaction amount
	Foreign currency transactions	2.75 % conversion fee of the value of the transaction
	Copy of statement	£10.00 per request
	Copy Voucher**	£5.00 per copy
Default charges	Late Payment	A late fee of £12.00 each time you do not make the minimum payment by the payment due date.
	Payment Returned	A Payment Returned fee of £12.00 where a cheque or Direct Debit has been presented for payment and returned by your Bank.
	Over Limit	An Over Limit fee of £12.00 will apply the first time your balance exceeds your credit limit in each statement period.
	Written Advice***	A Written Advice fee of £13.00 each time we have to write to you about the unsatisfactory conduct on your account.

* This is for illustration purposes only, please refer to the Standard European Consumer Credit Information (SECCI) for further information.

** This charge will be refunded for any item queried, and subsequently found to be incorrectly applied to your Account.

*** This fee will not be charged if a Late Payment or Payment Returned fee has already been charged to your Account.