

## Summary Box - Visa Gold Card

### This product is only available in NI.



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

APR	Representative 0% (Variable)		
Interest Rates If you do not pay in full by the payment due date we will charge you the following interest rates		Monthly Rate	Annual Rate
	Purchases	1.750% p.m.	21.00% p.a.
	Cash Advances	1.750% p.m.	21.00% p.a.
Interest charging information	You will not pay interest on new Purchases or Cash Advances if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:		
		From	Until
	Purchases	Date debited to your account	Paid in full
	Cash Advances	Date debited to your account	Paid in full
Minimum repayment	<ul style="list-style-type: none"> <li>Each month, on or before the Payment Due Date, you must always pay the full outstanding balance as shown on your monthly statement.</li> </ul>		
Credit Limit	Minimum Credit Limit	£5000	
	Maximum Credit Limit	Subject to status	
Fees	No annual fee		
Charges	Cash advances	1.5% of the transaction amount (minimum £3.00)	
	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 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.

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