

# The plain and simple facts

## Representative example

Representative **18.9% APR** (variable). Based on you borrowing **£1,200\*** over 12 months and a purchase rate of **18.94% p.a.** (variable).

\*Credit limits, interest rates and promotional periods will vary based on your individual circumstances

It's always good to know exactly where you stand. So we've put together a table to give you a clear summary of all the key credit card features. For more detailed information, take a moment to read the product terms and conditions.

SUMMARY BOX – TSB 20 Month Platinum Purchase Card				
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.				
<b>APR</b>	Representative <b>18.9% APR</b> (variable)			
	Rates vary from 18.9% APR (variable) to 25.9% APR (variable), depending on individual circumstances.			
<b>Interest rates</b>		<b>Introductory rate</b>	<b>Monthly rate</b>	<b>Annual rate</b>
	<b>Purchases</b>	0% p.a. for Purchases. This rate is fixed for 20, 15 or 10 months from when we open your account depending on individual circumstances.	1.456%, 1.805% or 1.941%	18.94%, 23.95% or 25.95%
	<b>Cash Withdrawals</b>	Not applicable.	1.456%, 1.805% or 1.941%	18.94%, 23.95% or 25.95%
	<b>Balance Transfers</b>	0% p.a. on Balance Transfers you make in the first 90 days after we open your account. This rate is fixed for 20, 15 or 10 months from the date when we open your account, depending on individual circumstances	1.456%, 1.805% or 1.941%	18.94%, 23.95% or 25.95%
We may apply the standard interest rate during any special promotion period to any transaction if in any month you do not make at least your minimum payment by the minimum payment date or if you exceed your credit limit at any time.				
<b>Interest-free period</b> (Post Introductory Period)	<ul style="list-style-type: none"> <li>• Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time.</li> <li>• There is no interest-free period for balance transfers and cash withdrawals.</li> </ul>			
<b>Interest charging Information</b>	You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows:			
		<b>From</b>	<b>Until</b>	
	<b>Purchases</b>	date debited to your account	paid in full	
	<b>Cash Withdrawals</b>	date debited to your account	paid in full	
<b>Balance Transfers</b>	date debited to your account	paid in full		
<b>Allocation of payments</b>	If you don't pay your balance in full we will allocate payments to balances with the highest interest rate before balances with lower interest rates. See section 6.1 of the terms and conditions for full details.			
<b>Minimum repayment</b>	An amount equal to the total of interest, default charges and 1% of the balance shown in your statement (minimum £5, or the full balance if less than £5).			
<b>Credit limit</b>	<b>Minimum credit limit</b>	£500. Your cash limit is 50% of your actual limit.		
	<b>Maximum credit limit</b>	Subject to status.		
<b>Fees</b>	No annual fee.			
<b>Charges</b>	<b>Cash withdrawals</b>	3% or minimum £3.		
	<b>Balance Transfers</b>	2.95% of the amount of each balance transfer you make within the first 90 days of opening your account. 3% of the amount of each Balance Transfer you make after 90 days of opening your account.		
	<b>Copy statements</b>	£6 for copies of non-current statements.		
	<b>Copies of transactions</b>	£5 for each copy of a record of a transaction.		
<b>Foreign usage</b>	<b>Payment Scheme Exchange Rate</b>	Indicative rates can be found at <a href="http://www.mastercard.com/global/currencyconversion">www.mastercard.com/global/currencyconversion</a>		
	<b>One or more of the following may apply:</b>			
	<b>Non-sterling transaction fee</b>	2.95% of the amount of the sterling transaction value.		
	<b>Cash fee</b>	3% or minimum £3.		
<b>Default charges</b>	<b>Late Payment charge</b>	£12.		
	<b>Returned Payment charge</b>	£12.		
	<b>Over limit charge</b>	£12.		
These details are correct as at November 2015.				

## What rates will I get?

We treat all our customers on an individual basis, so the APR and special offer you get will depend on the information you supply and our assessment of your individual circumstances. If you apply and are accepted for a card we will confirm which offer you will receive.

Most customers will receive an introductory offer of 0% for the first 20 months on purchases and on balances transferred in the first 90 days followed by a standard rate of 18.9% APR (variable). Other customers will receive an offer of 0% for the first 15 months followed by a rate of 23.9% APR (variable) or 0% for the first 10 months followed by a rate of 25.9% APR (variable).

## How much will a balance transfer fee cost me?

If you make a balance transfer of £1,000 during the first 90 days you will pay a balance transfer fee of 2.95% or £29.50. If you make a balance transfer of £1,000 after the first 90 days, you will pay a balance transfer fee of 3.00% or £30.00.

## Repaying your balance

Credit cards are designed to be a flexible form of borrowing. Paying the minimum amount every so often can help you manage your money more effectively, although we would not recommend that you make only the minimum payments for a long period of time once your promotional offers have ended. Once your account is open, you can set up a Direct Debit for any fixed amount over the minimum payment by calling **0345 603 1802**. Lines are open 24 hours a day, 7 days a week.

The following example highlights the difference between only paying the minimum and paying a fixed amount:

For a purchase of £1,200 on your TSB Platinum Purchase Card

Monthly payment	If you pay the minimum payment each month	If you pay £50 each month
How much interest will you be charged in the first year?	<b>£0</b>	<b>£0</b>
How much interest will you be charged in the second year?	<b>£177.53</b>	<b>£102.13</b>
How long would it take to clear the balance?	19 years 10 months	2 years 7 months

The above example assumes the following:

- The transaction takes place on 1 January and you make no further transactions.
- You always make the payment each month on the 15th.
- Your statement is produced on the 1st of each month.
- You are on the best rate available.

TSB is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you. If you'd like to talk to us about the choices you've made or would like guidance, we will be happy to refer you to a member of staff who will be able to help you. They will also be able to help you if you're experiencing financial difficulties.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0345 835 3848** (lines are open 24 hours a day, seven days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our 0345 number, you can also call us on **0173 334 7174**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information.

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