

### Jaja Vanta Credit Card Summary Box

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

<b>APR</b>	Representative 34.9% APR (variable)					
	Rates range from 34.9% to 39.9% APR, depending on individual circumstances.					
<b>Other Interest Rates</b>		<b>Introductory rates</b>	<b>Monthly rate</b>		<b>Simple annual rate</b>	
			From	To	From	To
	Purchases	n/a	2.529%	3.289%	30.35% (compound equivalent 34.9%)	39.47% (compound equivalent 47.4%)
	Cash Advances	n/a	2.841%	3.289%	34.09% (compound equivalent 39.9%)	39.47% (compound equivalent 47.4%)
	Balance Transfers	n/a	2.529%	3.289%	30.35% (compound equivalent 34.9%)	39.47% (compound equivalent 47.4%)
<b>Interest Free Period</b>	Maximum 56 days for purchases if you pay your statement balance in full and by your statement due date.					
<b>Interest Charging Information</b>	You won't pay interest on purchases if you pay off the full balance for purchases, as shown on your statement, by the due date. If you don't pay off the full purchase balance by the due date, we will charge interest from the date the amount of each purchase was added to your account. We charge interest on cash advances from the day of the transaction.					
		<b>From</b>				<b>Until</b>
	Purchases	Date debited to your account			Paid in full	
	Cash Advances	Date debited to your account			Paid in full	
	Balance Transfers	Date debited to your account			Paid in full	
We calculate interest on the day of your monthly statement using the 'simple' interest rates shown on that monthly statement. Simple interest rates for purchases, balance transfers and cash advances will move up and down in line with the base rate (the Bank of England Bank Rate). Any promotional interest rate or instalment interest rate on your account will not be affected by base rate changes.						
<b>Allocation of Payments</b>	If you don't pay your balance, including fees and charges, we will allocate any payments to statement balances which attract the highest rate of interest first, and to amounts which have already appeared on your statement before allocating your payments to any amounts subsequently applied to your account. For further details, please refer to your Jaja Credit Card general terms and conditions.					
<b>Minimum Payment</b>	<p>Any monthly minimum payment will be the greatest of:</p> <ul style="list-style-type: none"> <li>• 2 times all interest and fees on your statement, plus £0.01, or</li> <li>• 2.2% of the outstanding balance plus interest, plus fees, plus any insurance premium, or</li> <li>• £5, or your outstanding statement balance if it's less than £5</li> </ul> <p>Fees include default charges, for example getting charged a late payment fee. They also include account management fees, for example Irish Government Stamp Duty. If we add or remove any fees, we'll let you know.</p>					
<b>Credit limit</b>	Minimum credit limit	£250				
	Maximum credit limit	£500 (subject to status)				
<b>Fees</b>	No annual fee					
<b>Charges</b>	Cash Fee	5% handling fee (min. £4) on cash transactions				
	Balance Transfers	Every non-introductory balance transfer will incur a fee of 3% (min. £3). We may send you offers from time to time for which a different fee may apply.				
	Paper statements	£5 fee for each paper statement issued				
	For further details, please refer to your Jaja Credit Card general terms and conditions.					
<b>Foreign Usage</b>	Payment Scheme Exchange Rate	Exchange Rates are set by Visa, and are available on their website at <a href="https://www.visaeurope.com/making-payments/exchange-rates">https://www.visaeurope.com/making-payments/exchange-rates</a>				
	Non-Sterling Purchase Fee	2.99% on the value of purchases made in foreign currencies;				
	Cash Fee	5% handling fee (min. £4 on cash transactions)				
<b>Default charges</b>	Late Payment Fee	£12				