Summary Box

Asda Money Credit Card

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

<table>
<tr><td>APR</td><td colspan="5">Representative 29.9% APR (variable)
Rates range from 27.9% to 39.8% APR, depending on individual circumstances.</td></tr>
<tr><td rowspan="5">Interest rates</td><td></td><td rowspan="2">Introductory Rates</td><td colspan="2">Monthly Rates</td><td colspan="2">Simple Rates</td></tr>
<tr><td>From</td><td>To</td><td>From</td><td>To</td></tr>
<tr><td>Purchases</td><td>N/A</td><td>2.075%</td><td>2.834%</td><td>24.90%
Compound equivalent 27.9%</td><td>34.01%
Compound equivalent 39.8%</td></tr>
<tr><td>Cash Advance</td><td>N/A</td><td>2.841%</td><td>3.136%</td><td>34.09%
Compound equivalent 27.9%</td><td>37.63%
Compound equivalent 44.8%</td></tr>
<tr><td>Balance Transfers</td><td>N/A</td><td>2.075%</td><td>2.834%</td><td>24.90%
Compound equivalent 27.9%</td><td>34.01%
Compound equivalent 39.8%</td></tr>
<tr><td>Money Transfers</td><td colspan="4">We’re not currently offering Money Transfers, but when we do and if you’re eligible we’ll tell you how much it will cost.</td></tr>
<tr><td>Interest-free period</td><td colspan="5">Maximum 56 days for purchases if you pay your statement balance in full by your monthly due date.</td></tr>
<tr><td>Interest charging information</td><td colspan="5">• 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.
• 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.</td></tr>
</table>

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Summary Box

Allocation of Payments	• If you do not pay your outstanding balance in full, 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 Asda Money Credit Card general terms and conditions.	
Minimum Payment	Any monthly minimum payment will be the greatest of: • 2 times all interest and fees on your statement, plus £0.01, or • 2.2% of your outstanding statement balance plus interest, plus fees, plus any insurance premium, or • £5, or your outstanding statement balance if it's less than £5 Fees include default charges, for example getting charged a late payment fee. They also include account management fees, such as Irish Government Stamp Duty. If we add or remove any fees, we'll let you know.	
Credit Limit	Minimum credit limit	£250
	Maximum credit limit	£5,000 (subject to status)
Fees	No annual fee	
Charges	Cash Fee	5% handling fee (minimum £4) on cash transactions
	Balance Transfers	We will tell you that fee when you request a balance transfer. We may send you offers from time to time for which a different fee may apply.
	Paper Statements	£5 for each paper statement issued
	For further details, please refer to your Asda Money Credit Card general terms and conditions.	
Foreign Usage	Payment scheme exchange rate	Exchange Rates are set by Visa, and are available on their website at https://www.visaeurope.com/making-payments/exchange-rates
	Non-sterling purchase fee	2.99% on the value of purchases made in foreign currencies;
	Cash fee	5% handling fee (min. £4) on cash trans-actions
	For further details, please refer to your Asda Money Credit Card general terms and conditions.	
Default charges	Late payment fee	£12

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