ASDA money

Asda Money Select Credit Card Summary Box						
The information contained within this table summarises key product features and is not intended to replace any terms and conditions.						
APR	Representative 39.8% APR (variable)					
	Rates range from 39.8% to 49.8% APR, depending on individual circumstances.					
Other Interest Rates		Introductory rates	Monthly rate From	Monthly rate To	Simple annual rate From	Simple annual rate To
	Purchases	n/a	2.834%	3.428%	34.01% (compound equivalent 39.8%)	39.47% (compound equivalent 49.8%)
	Cash Advances	n/a	3.136%	*3.71%*	37.63% (compound equivalent 44.8%)	47.25% (compound equivalent 54.8%)
	Balance Transfers	n/a	2.834%	3.428%	34.01% (compound equivalent 39.8%)	39.47% (compound equivalent 49.8%)
	Money Transfers	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.				
Interest Free Period	Maximum 56 days for purchases if you pay your statement balance in full and by your statement due date.					
Interest Charging Information	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.					
		From	**Until**			
	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.					
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 • 2.2% of the outstanding balance plus interest, plus fees, plus any insurance premium • The full balance (if less than £5)					
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 fee 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 transactions				
Default charges	Late Payment Fee	£12				
	Over Credit Limit	£12				

The Asda Money Credit Card is provided by Jaja Finance Ltd. Jaja Finance Ltd is authorised and regulated by the Financial Conduct Authority with number 775979 and is a company registered in England and Wales with Company Number 09797750 at 27 Old Gloucester St, Holborn, London, WC1N 3AX, United Kingdom. © Jaja Finance Ltd. All rights reserved. 003 REGAS 005 (05/25)