Emirates Skywards Premium 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 107.2% APR (variable)					
Other Interest Rates		Introductory rates	Monthly rate		Simple annual rate	
			From	To	From	To
	Purchases	n/a	2.207%	2.841%	26.49% (compound equivalent 29.9%)	34.09% (compound equivalent 39.9%)
	Cash Advances	n/a	2.529%	3.142%	30.35% (compound equivalent 34.9%)	37.70% (compound equivalent 44.9%)
	Balance Transfers	n/a	2.207%	2.841%	26.49% (compound equivalent 29.9%)	34.09% (compound equivalent 39.9%)
	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	You won't pay interest on 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.					
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 Emirates Skywards Credit Card general terms and conditions.					
Minimum Payment	Your monthly minimum payment will be: • two times all interest and fees on your statement, plus £0.01; • 2.2% of the total of the outstanding statement balance, which includes any interest and fees shown on your statement; or • £5 (or your outstanding statement balance if it's less than £5); whichever is higher. Fees include default charges, for example getting charged a late payment fee.					
Credit limit	Minimum credit limit	£3,000				
	Maximum credit limit	£10,000 (subject to status)				
Fees	Card membership fee of £250 annual membership. This will be charged annually on the anniversary of the date your account was opened.					
Charges	Cash Fee	5% cash fee of the cash advance amount (minimum £5 cash fee)				
	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 statement fee for each paper statement issued.				
	For further details, please refer to your Emirates Skywards 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% non-sterling purchase fee on the value of purchases made in foreign currencies.				
	Cash Fee	5% of the cash advance amount (minimum £4).				
Default charges	Late Payment Fee	£12				

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