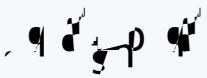


Terms & Conditions

Additional

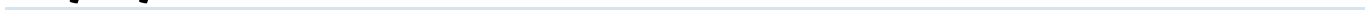


Effective from 3 July 2024.

This document includes:

- Additional Terms
- Data Protection Statement

Please read and keep for future reference.





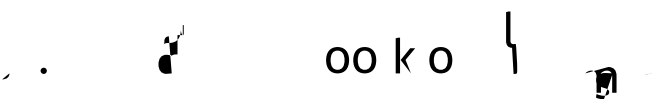
## Section A Additional terms

This agreement is made up of two parts:

1. Key terms, which includes information on interest rates and how much you need to repay each month. The Key terms are Conditions 1-8 and are in the Key Facts Document.
2. Additional terms. This includes information on how your account operates, such as information on authorising payments, how the agreement can be ended, and what happens if things go wrong. The Additional terms are Conditions 9-41 and are all included in this document.

Please make sure you read both parts, to get all the information you need.

Transactions	
When we talk about...	We mean...
Purchases	☛ paying for goods or services
Balance transfers	☛ making a payment to another lender to reduce or repay what you owe them ☛ making a payment to a personal current account or savings account with us or another lender in the UK
Cash transactions	☛ taking out cash (including withdrawing cash from a cash machine), ☛ buying travellers' cheques, ☛ buying foreign currency, ☛ purchasing money orders, ☛ gambling (including internet gambling and buying lottery tickets), ☛ and other similar payments (sometimes we call this quasi-cash)



We'll use any payment you make (or part of it) to pay off any arrears first, before applying it to anything else. Arrears means any overdue payments, fees, interest and charges.

If you pay less than the full balance you owe in any month, we'll apply your payment to balances that are already on your statement **before** we apply them to any new transactions.

How we apply payments will depend on what interest rates are charged:

- ☛ Where interest is charged at **different rates** we'll use your payment to reduce amounts on your statement with the highest interest rate first. Then we'll put it towards any amounts charged at lower rates or zero interest.
- ☛ Where interest is charged at the **same rate** we'll apply your payment to the transactions on your statement in the following order:
  1. Cash transactions
  2. Purchases
  3. Balance transfers.
  4. Other transactions on a promotional rate (including any account fees charged as a result of that transaction). If there's more than one transaction on the same promotional rate, we'll apply your payment to the transaction with the earliest introductory or promotional period end date. We'll continue in that order working down to the latest introductory or promotional period end date.
  5. Any other transactions (including any account fee charged as a result of the transaction).
  6. Any other fees.

We'll then apply any remaining payment to transactions not yet shown on your statement in the same order as set out above.

Because payments are applied first against transactions already shown on your statement, if you want to pay off a recent transaction (for example, a cash transaction), you'll need to pay off the balance shown on your statement first.

## 10. You might be able to claim against us as well as the seller if something goes wrong when you buy a product or service.

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You might be able to claim against us as well as the seller if something goes wrong when you buy a product or service. This will apply where there's a breach of contract, or a misrepresentation. For example, if the product never arrives, or it's not what the seller described. You can do this if you use your credit card to buy any products or services that individually cost more than £100 and not more than £30,000.

If you have a dispute with someone else over a transaction, you should still make payments to us while you're trying to sort it out.

## 11. If you're having trouble making your payments, please talk to us. We'll try to help you find a way to repay things in a more manageable way.

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If you're having trouble making your payments, please talk to us. We'll try to help you find a way to repay things in a more manageable way. You can also find information online in the help and support area of our website.

## 12. If you don't pay on time or you miss payments, this could have serious impacts on you.

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If you don't pay on time or you miss payments, this could have serious impacts on you.

- We'll charge you a late payment fee of £12. That means the total cost of your debt will grow as you'll have to pay default fees and you'll keep paying interest on the amounts you should've paid.
- We can give information about you and how you've managed your account to licensed credit reference agencies. This will affect your credit rating, and might make it more difficult for you to borrow in future.
- We can take legal action to recover what you owe us. If we do this, this could include asking a court to order that, if a property you own is sold for any reason, some of the money you get from the sale is used to repay what you owe us.
- We may decide to sell or transfer your debt to a debt recovery company, in which case they could also bring legal action.

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- you'd like a lower credit limit (this will be subject to a minimum credit limit of £500).
- you don't want to be offered any future credit limit increases.
- to reject a credit limit increase before it takes effect.

If we're setting a higher credit limit for you, it'll apply after 30 days. If you want it to start straight away, just let us know.

You can change your mind at any time – just tell us.

You should think carefully about whether you need a higher limit. A higher credit limit might offer you greater flexibility and be an easier way to meet your financial needs. But it can also mean there's a greater risk that you're borrowing too much. It could cost a lot or take a long time to pay off.

We can also change your cash limit in the future, including reducing it to zero. For example, we may do this if you're in persistent debt. 'Persistent debt' means you have paid off less of the amount of the transactions added to your account than you have paid in interest, fees and charges for an 18-month period.

We can lower your cash limit or credit limit immediately if we have concerns about whether you can repay us, or if you ask us to reduce it. If we lower your limit for any other reason, we'll give you at least 30 days' notice.

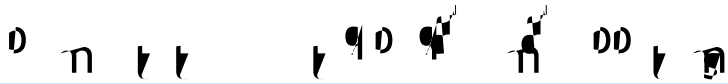
We'll let you know about changes by post, email, on your statement, or as an eDocument you can see in Online and Mobile Banking.

### What about other changes?

We can make **changes to fees and charges (including removing or adding new fees and charges) and any other terms of this agreement** for the following reasons:

- To reflect an actual, or reasonably expected, **change in our funding costs**. This is the amount we have to pay to borrow

15.



**What do we mean when we talk about 'your card' and 'your account' in this agreement?**

When we talk about your card in our agreement, we mean your physical card or card details. That includes card details that are stored in an electronic wallet, smart phone, or another device.

When we talk about your account in our agreement, we mean the account we open in your name. This, among other things, shows the amount you owe us under our agreement.

Your card is for personal use only. That means you shouldn't use it for a business. You shouldn't use your card or your account to do anything illegal.

You can use your card as soon as you receive it or you can use it later. You can use it to buy things or to pay bills.

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If you've authorised a recurring transaction, the supplier can continue to take payments from your account until you tell them or us to cancel it.

If you want to cancel it, you can ask us to do so at any time up to 4.30pm on a business day, or up to 2.30pm on a non-business day. The recurring transaction will be cancelled on the next business day. A business day is Monday to Friday, except bank holidays in England.

Because recurring transactions are collected by the supplier, you should also contact them to cancel it.

If a recurring transaction has been cancelled, but the next payment is still taken from your account, we'll refund this amount. The refund will include any charges or interest related to the payment.



You can make a balance transfer to pay off an amount you owe to another lender. If you're doing this, you should continue to make any payments due to the other lender both before and after the balance transfer has been made.

You can't make a balance transfer to pay off an amount you owe on any other card issued by us (including cahoot).

We'll let you know about any other restrictions that apply before you make a balance transfer. This includes limits on the amounts of balance transfers you can make, or only allowing balance transfers up to a certain amount of your credit limit.

### When will your balance transfer be made?

When the payment reaches the lender will depend on when you ask us to make the balance transfer. We'll also need to do some checks before we process your request, so that can also affect how long your balance transfer takes.

- If you ask us to make a balance transfer **on a business day before the cut-off time**, it will reach the lender receiving the balance transfer on the next business day.
- If you ask us to make a balance transfer **on a non-business day or after the cut-off time**, it will reach the lender receiving the balance transfer on the second business day.

We'll tell you the cut-off time when you ask us to make the balance transfer.

You can ask us to make a balance transfer when you open your account with us. If you do this, the date we'll say you asked us to make the transfer will depend on how you applied.

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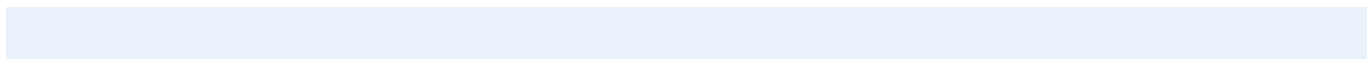
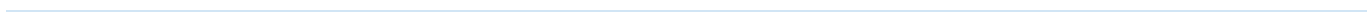
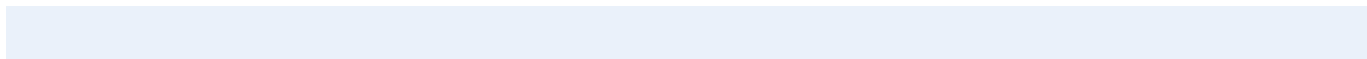
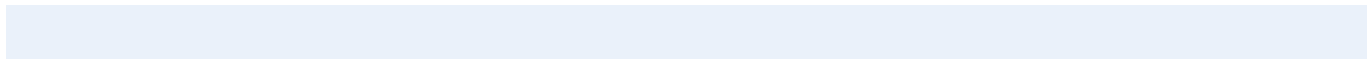


- There is a significantly increased risk you won't be able to repay any money you owe us.
- You haven't provided us with information that we've reasonably asked for.
- Allowing you to access your account might cause us to break or not follow any law, regulation, court order, code or other duty that applies to us or mean we or another member of our group could face action or censure by a regulator, government or law enforcement body in any jurisdiction.
- You're in persistent debt and you:
  - aren't responding to our requests to select an additional payment amount;
  - respond to our requests, but don't select an additional payment amount because you feel it's unaffordable, or you don't want to pay it; or
  - respond to our requests, but you (i) choose an option which we have told you will result in temporary suspension of the card until the balance has been repaid; or (ii) choose another option but then fail to keep up the additional payments for as long as we've asked you to.

## **If we do limit use of your account**

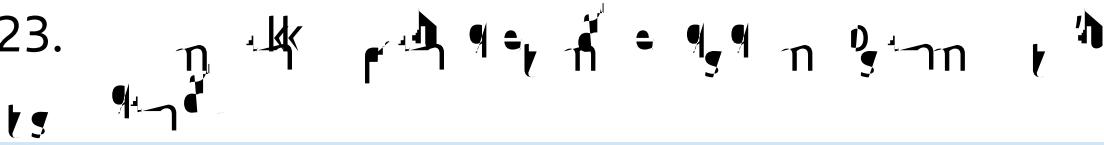
If we reasonably believe a transaction, such as a balance transfer, may be connected to a scam or fraud, we may contact you and ask you to confirm the transaction before we make it. Or we may delay making the transaction so that you have some time to check it and can cancel it if you need to. After you have checked the transaction, if we still reasonably believe it is connected to a scam or fraud, we may still refuse to make it.

We might sometimes put limits on what you (or another authorised person) can do with your card or account. This could





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If a seller refunds a purchase you've made, we'll credit the refund to your account when we receive it from the seller. Until then, we'll charge interest on the purchase at the interest rate that applies to your account as usual.

Any refund will be treated as a payment towards your account balance. It might not pay off the specific purchase that's being refunded.

### What about refunding a transaction where you didn't agree to the actual amount?

We may be able to refund a transaction if you didn't agree the actual amount and it was higher than you reasonably thought it would be. For example, if your card is used to pay a hotel bill but you didn't know the amount of the payment until check out. We won't be able to do this if the higher amount is because of changes in the exchange rate.

You should tell us about this as soon as possible, and within eight weeks of the transaction being charged to your account.

You aren't entitled to a refund if you approved the payment directly with us **and**, at least four weeks before the payment was made, we or the retailer gave you (or made available) information about the payment.

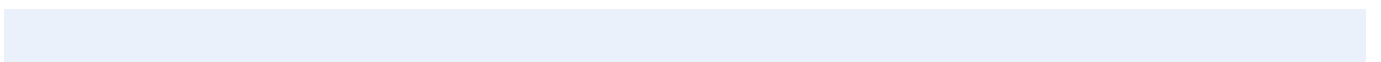
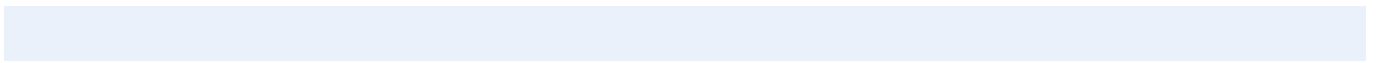
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### What's a third party provider?

We refer to them here as a 'TPP'.

A TPP is an app or web service that is authorised to let you see information about your online payment accounts. They can also make payments from those accounts. Your online payment accounts can be with any provider, such as banks, building societies, or credit card issuers.





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We're sorry if we haven't provided you with the service you expect. By telling us about it, we can try to put things right for  
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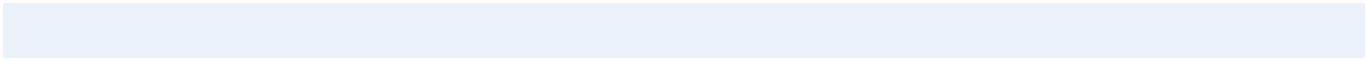
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# 36. אם יש לך כסף בחשבון אחר אצלנו, נוכל להשתמש בו כדי להקטין או לשלם עבור כל דבר שאינך משלם תחת זה

If you have money in another account with us, we can use it to reduce or repay anything you fail to pay under this





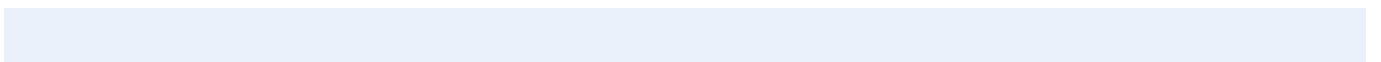
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When you apply, we may sometimes ask for information which is optional - we'll let you know if that's the case. Otherwise, you'll need to provide all the information we ask for. If you don't, we may not be able to provide the product or service to you.

### **We get it from somewhere else**

We may also get personal data about you from other people. This may include:

- Credit reference agencies – such as Experian, Equifax and TransUnion. They provide us with details about your identity and credit history.
  - Fraud prevention agencies - such as Cifas, National Hunter and National SIRA. They provide us with information so we can confirm your identity and to help us prevent fraud and money laundering.
  - Public sources – such as the Courts, the Electoral Register and Companies House (if you are a business customer). They
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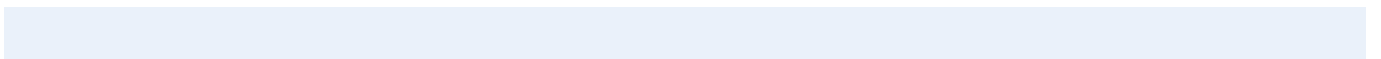
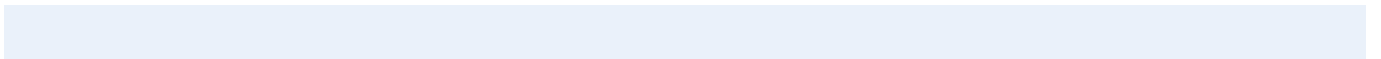
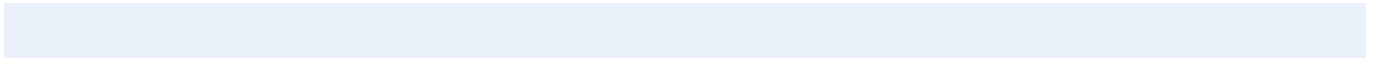
### **Does this leave a record?**

When we request a credit check, the credit reference agency will place a record on your credit file. There are two types of check.

- A soft check. This doesn't affect your credit score and other lenders won't be able to see this.
- A hard check. This records that you have applied to borrow money. Other lenders will be able to see this and this may affect your ability to borrow money.

### **Do we always do a hard check?**

We do a hard check when you apply to borrow money from us.



## Profiling

We may also use your personal data to develop a profile or make predictions about you (such as your economic situation, preferences, interests or behaviour). This is called 'profiling'. We do this to help us make decisions about you. For example, we may do this so we send you information about products and services you may be interested in.

We may build a profile by looking at things like your age, address, the accounts you hold, how you use them and the payments you make (including who you make them to). This may identify products you hold with other providers – for example, if you repay a credit or store card from your current account. We may also look at events, such as account anniversaries or the date a product will end or need to be repaid.

## Automated decisions

Some of the automated decisions we make include:

- deciding whether or not to give you a product or service when you apply
- deciding whether to offer you other products or services which may be suitable for you if you are an existing customer
- deciding whether to lend you money
- carrying out checks on you or your account for fraud or money laundering purposes
- monitoring the use of your current or savings account for unusual behaviour to prevent fraud or unauthorised use
- giving you a personalised price for an insurance product or
- providing an indicative price for a product before you apply.

### How we give you a personalised price

We decide this based on your behaviour and individual circumstances.

We'll look at the types of accounts you already have with us as well as your age (where this is relevant). We'll also look at how you use your accounts, such as the turnover, your spending habits, whether you are behind with any repayments or have any financial difficulties.

We'll also get information about you from credit reference agencies and other public sources. This will be recorded on your credit file but won't affect your ability to borrow money.

We may share this price with you when we send you information or speak to you about our insurance products.





