

Cashplus Credit Card Summary Box

APR	<p>Representative 39.9% APR variable</p> <p>Rates from 19.94% APR to 69.94% APR depending on individual circumstances.</p>		
Interest rates		Monthly Rate	Annual Rate
	Purchases	2.84%	39.94%
	Cash	3.43%	49.94%
Interest-free period	Maximum of up to 56 days for Purchases if You pay Your balance in full and on time. There is no interest free period on Cash Transactions.		
Interest Charging information	If you pay your total balance in full and on time each month, you will not be charged interest on your purchases. If you do not pay the total balance shown on your statement each month, we will add the interest charges (as applicable) to your next statement balance.		
		From	Until
	Purchases	Date Debited to your Account	Repaid in full
	Cash advance	Date Debited to your Account	Repaid in full
	Balance transfers (where allowed)	Date Debited to your Account	Repaid in full
Allocation of payments	Where Your monthly repayment is not sufficient to pay off the whole of the Balance Outstanding, any repayment will be applied first to fees then to any interest accrued and then to the Balance Outstanding (repayment will be applied first to transactions with the highest rate of interest).		

Minimum repayment	<p>Your minimum monthly repayment will be shown on Your monthly statement and will be the higher of:</p> <ul style="list-style-type: none"> • £10.00; • 5% of the Balance Outstanding; or • The amount of the Balance Outstanding if this is below £10.00. <p>For further details please refer to the Cashplus Credit Card Terms and Conditions.</p> <p>We may increase Your minimum monthly repayment. If we vary Your minimum monthly repayment we will notify You of this.</p>	
Credit limit	Minimum credit limit	£100
	Maximum credit limit	£3,000 (Subject to status)
Fees	Annual Fee	£10
Charges	Cash advances ¹ / quasi-cash purchases ² (UK)	3% (minimum £3.00)
	Copies of statements	£10 each
Foreign Usage	ATM withdrawal	£3.00
	Foreign currency (non-sterling) transactions ³	2.99%
Default charges	Late payment Fee	£12
	Over Limit Fee	£12
	Returned payment fee if a Direct Debit is not honoured	£12
	Tracing charge if we have to trace You	£0

¹ A cash advance is an ATM withdrawal.

² Includes withdrawing cash over the counter and purchase of foreign currency or travellers cheques.

³ The exchange rate will be the wholesale rate applied by MasterCard, adjusted by 2.99%. The exchange rate is set by MasterCard on the date the transaction is processed which may be different from the date of the actual transaction.

Cost of Borrowing

Interest Explained – based on 19.94% APR for a £1,200 credit limit.

To reduce the amount charged we recommend You pay as much as You can when You can and not just the minimum repayment. See the example below.

Illustrative example – For a purchase of £500 on Your credit card

Monthly Payment	Minimum Payment each month	£50 each month
Without taking into account any introductory rates, how much will You be charged in interest and Fees in the first year?	£195.30	£169.50
How much will You be charged in the second year?	£149.83	£59.55
How long would it take to clear the balance?	4 years, 7 months	2 years, 1 months

The above example assumes the following: The transaction takes place on 1st January and You make no further transactions. Your statement is produced on the 1st of each month and You always make the payment each month on the 15th. Your statement is produced 31 days after You make the purchase.

Where a Clause is highlighted in red it represents personalised details of your agreement, e.g. *****CreditLimit*****. Please see the agreement we send/sent you to confirm your Account specific information.

PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information)

1. Contact Details

Creditor	<p>Advanced Payment Solutions Limited (APS) (referred to in this agreement as "We" and "Us")</p> <p>Address: ***APSAddress***</p> <p>Telephone number(s): ***B2K Customer Services Phone Number*** Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and will count towards any inclusive minutes' in the same way as 01 and 02 calls. Calls may be recorded.</p> <p>Email address: ***Email***</p>
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2. Key features of the Credit Product

The type of credit	You will be issued with a Cashplus Mastercard® card (the " Cashplus Card ") linked to a Cashplus Mastercard card Account (the " Account ") under which You will have access to a flexible loan facility (running Account credit) (the " Credit ").
The total amount of credit	<p>£***CreditLimit***.</p> <p>This means the amount of credit to be provided under the proposed credit agreement or the credit limit, and will be chosen based on information You provide together with other available credit information. This is Your Cashplus Credit Card limit. We may vary Your Credit Limit at any time and will notify You of this.</p>
How and when credit would be provided	The Credit will be provided on the date that the credit agreement is made and will be available as Available Credit for Your use by You. You will not be able to use the Credit until You have received Your Cashplus Credit Card.
The duration of the credit agreement	The agreement has no fixed duration, and shall remain in force until and unless cancelled in accordance with the terms of the agreement.
Repayments	<p>On or before the Payment Date in the month following the month on which the agreement is made You must repay at least the Minimum Repayment, being the greater of:</p> <ul style="list-style-type: none">a) 5% (five per cent) of the Balance Outstanding on the Account on the Statement Date; orb) £10 (ten pounds), <p>except where the Balance Outstanding is less than £10, in which case the Minimum Repayment will be the sum of the Balance Outstanding. The Minimum Repayment does not include fees (excluding annual fee). These must be paid in addition to the Minimum Repayment each month.</p>

	<p>You can also make additional repayments on any Payment Dates or at any time to reduce the Balance Outstanding.</p> <p>An electronic monthly Statement of Account will be made available to You via the online servicing site showing the amount of the Minimum Repayment, the Balance Outstanding, the Available Credit and the next Payment Date.</p> <p>Where the Minimum Repayment or other repayment is not sufficient to pay off the whole of the Balance Outstanding on Your Account, any repayment will be applied first to any fees, then to any interest accrued (repayment will be applied to transactions with the highest interest rates first) and then to the Balance Outstanding.</p>
<p>The total amount You will have to pay</p>	<p>£[***TotalCostOfCredit***] This means the amount You have borrowed plus other costs. The total amount payable is a representative example. It is the sum of the total charge for credit and the total amount of credit at the time the agreement is made. The total charge for credit includes the Annual Fee and calculates the interest You would pay if You were to borrow up to Your credit limit and repay the amount borrowed over a period of time.</p> <p>As We do not know the amount that You will borrow We are obliged by law to make assumptions to help You understand the total amount You will have to pay. The representative example above is calculated assuming that:</p> <ul style="list-style-type: none"> • You immediately spend £[***CreditLimit***] using the Credit. • The purchase is made on 1 January and You make no further transactions. • Your first Statement of Account is made available to You 31 days after You make the purchase. • You are charged the Annual Fee when the agreement is entered into. • Over the first year You are charged interest of £[***APINTERESTYR1***]
<h3>3. Costs of the credit</h3>	
<p>The rates of interest which apply to the credit agreement</p>	<p>Our standard interest rates are as follows: [***ABT***]% p.a. for balance transfers (where offered), [***ACR***]% p.a. for cash advances, [***APUR***]% p.a. for purchases.</p> <p>You will also be charged the Annual Fee, and any applicable fees and charges as set out in the Fees Summary which forms part of the credit agreement.</p> <p>For purchases made using Credit, We provide You with an up to 56 days interest-free period which means that if You repay the Balance Outstanding on or before up to 56 days after You made the purchase, We will not charge You any interest on the amount of the purchase which forms part of the Balance Outstanding You have paid. This also means that if You do not repay the Balance Outstanding in full on or before up to 56 days after You made the purchase or only repay part of the Balance Outstanding or the Minimum Repayment, We will charge You Our standard interest rate of [***APUR***]% p.a. on the remaining amount of any purchase You have made which forms part of the Balance Outstanding from the date on which You made the purchase.</p>

	<p>We may, for any valid reason which We will notify to You, change any interest rate which is stated to be variable or the way in which interest is charged or calculated. Examples of why We may make changes to Your agreement include, but are not limited to:</p> <ol style="list-style-type: none"> (1) changes in Your circumstances and the way You use Your Account, Your credit score, or Our increased or decreased credit risk; (2) changes in Our funding costs or other costs of administering credit; (3) to provide additional credit or other services; (4) to reflect changes in banking or lending practice, or to meet Our legal or regulatory obligations; (5) to correct errors, omissions, inaccuracies or ambiguities; (6) to reflect changes in Our systems and processes or the introduction of new technology. <p>We will give You at least 7 days' written notice of any change to Your advantage and at least 60 days' written notice of any change to Your disadvantage. If We increase any variable interest rate We may permit You to pay off the outstanding balance at the interest rate which applied before the increase takes effect. You will have to pay at least the monthly payment each month.</p>
<p>Annual Percentage Rate of Charge (APR)</p>	<p>[**APR**]%. This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help You compare different offers. This is calculated on the basis that You make a purchase with Your Cashplus Credit Card using the same assumptions used for calculating 'The total amount You will have to pay' section (above).</p>
<p>Related costs</p>	<p>An Annual Fee of £[**AnnualFee**] will be charged when the agreement is made and will be debited to Your Account.</p> <p>Thereafter an interest rate of [**APUR**]% will accrue and is payable by You for the duration of the term of the agreement whenever there is a Balance Outstanding (subject to the terms of the up to 56 day interest-free period described above).</p> <p>Monthly statement periods are determined by dividing the year into twelve periods e.g. 21st January to 20th February.</p> <p>Any other costs deriving from the credit agreement:</p> <p>We will charge:</p> <p>£12 each month if, at any time during that month, You go over Your credit limit.</p> <p>£12 each time a Minimum Repayment is not paid or is made late</p> <p>[**BTFFEE**]% of the amount of each Balance Transfer You make (minimum £100). We will let You know if Balance Transfers are available to You.</p> <p>a Cash Advance fee of 3% of the amount of each cash advance and/or quasi-cash transaction (including ATM withdrawals, cash withdrawals over the counter at a bank and quasi-cash transactions) You make in the UK or abroad (minimum £3.00)</p> <p>a non-sterling transaction fee of 2.99% of the converted sterling amount of each foreign currency transaction.</p> <p>£10 for each copy of a paper statement</p>

	<p>We will also charge any reasonable costs and expenses resulting from You breaking these conditions.</p> <p>We may change these fees by giving You at least 60 days' notice, unless the changes are to Your advantage.</p>
Costs in the case of late payments	<p>An automatic Late Payment Fee of £12 will be made if the Minimum Monthly Payment is not made when due.</p> <p>Reasonable costs and legal expenses incurred as a result of a breach of the agreement including costs We have to pay to a third party.</p>
Over Limit Costs	<p>An automatic Over Limit Fee of £12 will apply if the agreed Credit Limit is exceeded.</p>
Consequences of missing payments	<p>You should be aware of the possibility that missing payments may make it more difficult to obtain credit in the future and that there may be circumstances in which We may take legal action or use a debt collection agency.</p>

4. Other important legal aspects

Right of withdrawal	<p>You have a right to withdraw from the agreement before the end of 30 days beginning with the day after the day on which the agreement is made. You can let Us know by e-mailing or writing to Us. Once You have let us know, You must pay back without delay, but within 30 days all transactions that You have made using the Credit as well as any interest accrued up to the date of repayment. We will tell You on request the amount payable.</p>
Early repayment	<p>You have the right to repay the Credit early at any time in full or partially.</p>
Consultation with a Credit Reference Agency	<p>If We decide not to accept Your application on the basis of information received from a credit reference agency, We will tell You this and provide You with the contact details of the credit reference agency.</p>
Right to a draft Credit Agreement	<p>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge unless We are unwilling at the time of the request to proceed to the conclusion of the credit agreement.</p>
Fraud prevention	<p>For the purpose of Fraud prevention, We may use and store information relating to the details of the device and network and linked devices that You use to contact Us when applying for, and/or managing Your Account.</p>

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
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If applicable Registration number.	APS is a private limited company registered in England and Wales under company number 04947027. [Our registration number for consumer credit activities is 671140.]
If applicable The Supervisory authority	The Financial Conduct Authority, whose office is at 25 The North Colonnade, London, E14 5HS is Our supervisory authority.
(b) concerning the credit agreement The governing law is that taken by the creditor as a basis for the establishment of relations with You before the conclusion of the credit agreement.	English law will govern this agreement and any disputes may be referred to the courts of England and Wales. This agreement, correspondence and any communication with You will be in English.
(c) concerning redress Access to an out-of-court complaint and redress mechanism	If We are unable to resolve any complaint through Our internal complaints procedure You may contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR (0800 023 4567, complaint.info@financial-ombudsman.org.uk).

CREDIT CARD AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974

This is an agreement between:

1. Advanced Payment Solutions Limited ("APS");
2. APS Financial Limited ("AFL"); and
3. You, **[**Title**] [**FirstName**] [**LastName**]** of **[**AddrL1**] [**AddrL2**] [**AddrL3**] [**City**] [**PostCode**]**

1. Contact Information

Creditor	<p><i>Company:</i> Advanced Payment Solutions Limited ("APS"/"We"/"Us")</p> <p><i>Address:</i> [**APSAddress**]</p> <p><i>Telephone number(s):</i> [**B2K Customer Services Phone Number**] (Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and will count towards any inclusive minutes' in the same way as 01 and 02 calls. Calls may be recorded)</p> <p><i>Email address:</i> [**Email**]</p>
Issuer of Your Cashplus Mastercard® Card	<p><i>Issuer:</i> APS Financial Limited ("AFL")</p> <p><i>Address:</i> [**APSAddress**]</p> <p><i>Telephone number(s):</i> [**B2K Customer Services Phone Number**]</p> <p><i>E-mail address:</i> [**Email**]</p>

2. Definitions in this agreement

"Account"	means Your Cashplus account which is linked to Your Cashplus Card.
"Annual Fee"	is the fee of £ [**AnnualFee**] charged to You by APS for Your Cashplus Card. The Annual Fee will be debited to Your Account when this agreement is made, and annually thereafter for the duration of this agreement.
"Available Credit"	means the amount of Credit available for use by You through Your Account. Available Credit does not create a positive balance on Your Account.
"Balance Outstanding"	means the total balance that results from any Card Transactions, the Annual Fee, any interest accrued and any charges incurred under clause 4.5 below less any repayments You have made.
"Card Transaction"	means a transaction You have made using the Available Credit on Your Account to pay for goods and services or for the withdrawal of cash from an ATM.
"Cash Advance"	means an ATM cash withdrawal or a cash withdrawal over the counter at a bank.
"Cashplus Card"	means Your Cashplus Mastercard card issued to You by AFL and to be used by You in accordance with the terms of this agreement.
"Credit"	means a flexible loan facility (running account credit) to be provided to You by APS through the Account.
"Credit Limit"	means the amount of Credit provided to You by APS from time to time under this agreement

"Fees Summary"	means the fees and charges applicable under this agreement as detailed in the appendix.
"Late Payment Fee"	means the fee charged to You by APS if You fail to pay the Minimum Repayment on time.
"Online servicing"	means the online servicing site (when available) through which You can access details of Your Account and any Available Credit.
"Minimum Repayment"	means either (a) 5% (five per cent) of the Balance Outstanding on the Account on the Statement Date; or (b) £10 (ten pounds), whichever is the greater except where the Balance Outstanding is less than £10 (ten pounds) in which case the Minimum Repayment will be the sum of the Balance Outstanding. The Minimum Repayment does not include fees (excluding Annual Fee). These must be paid in addition to the Minimum Repayment each month.
"Monthly Statement Period"	is determined by dividing the year into twelve periods e.g. 21st January to 20th February. We calculate the amount You need to pay in interest using these monthly statement periods.
"Over Limit Fee"	means the fee charged to You by APS if You exceed Your agreed Credit Limit.
"Payment Date"	means the date that You must pay the amount You owe to Us specified in Your Statement of Account.
"PIN"	means a personal identification number to be used with Your Cashplus Card.
"Quasi-Cash Transaction"	means merchandise and/or service transactions provided by a financial institution such as travellers cheques, foreign currency and/or gambling transactions.
"Statement of Account"	means a statement(s) that We will send (or make available) to You which will show You all the debits and credits to the Account since the date of this agreement or since the date of any previous Statement of Account, the Balance Outstanding at the Statement Date , any Available Credit, details of any additional charges, the Minimum Repayment and the date of the next Minimum Repayment. We will make available to You an Annual Statement of Account on each anniversary of the date of this agreement, providing a summary of transactions, fees and any other costs incurred.
"Statement Date"	means the date on which a Statement of Account is produced.
"Subsequent Payment Date"	means the Payment Date falling one month following a month in which You pay less than the Balance Outstanding or make further drawings against the Credit Limit.
"Website"	means www.mycashplus.co.uk/credit
"You"	refers to You, the person named on the Account and "Your" will be interpreted similarly
3. Your Cashplus Credit Card	

3.1 Description

- a) Your Cashplus Card is issued to You by AFL. APS operates the Cashplus Card on behalf of AFL.
 - b) Under this agreement You will also have access to Credit provided to You by APS and made available to You as Available Credit through Your Account.
 - c) APS shall have rights related to Credit issued to You under the agreement
 - d) AFL will have rights related to the Card and Account issued under this agreement
- 3.2 Fees and charges
- All fees and charges relating to Your Cashplus Card are detailed in the Fees Summary in the appendix to this agreement. By applying for Your Cashplus Card You agree to pay all applicable fees You may incur whilst using Your Account. We may choose to waive fees for promotional offers at Our discretion, for which particular Terms and Conditions may apply.
- 3.3 Applying for a Cashplus Card
- a) To apply for a Cashplus Card You must be resident in the UK and at least 18 years old.
 - b) PO, mail box and virtual addresses are unacceptable. If the Account is opened using such an address, or an existing Account's address is changed to such an address, the Account will be blocked without notice to You. You must give the address at which You currently reside.
 - c) If a virtual address is used to open the Account or anytime thereafter, the Account will be blocked without notice to You.
 - d) By applying for or activating Your Account You are agreeing to and accepting the terms and conditions set out in this agreement.
- 3.4 Account limits and usage
- a) You will have access to Credit the details of which are set out in clause 4 below.
 - b) Funds held in Your Account will not earn interest.
 - c) You can use Your Cashplus Card with Your PIN to withdraw cash from ATMs and at bank counters and to make Quasi-Cash Transactions. A withdrawal fee may apply (see Fees Summary) and ATM cash withdrawals will be limited to 50% of Your Credit Limit. You may ask Us to make balance transfers, which are subject to Our prior approval and can only be made by You (not an additional cardholder). We will debit to Your Account the amount of any transactions, interest, fees, costs, charges and expenses You must pay Us under this agreement.
 - d) We may i) block, ii) decline or iii) apply special security procedures in respect of transactions, by category, location or merchant, where fraud is suspected. Similarly, We may not allow You to undertake Card Transactions in certain specified merchant categories.
 - e) If You wish to find out details of Card Transactions on or information about or view/amend features of Your Account You can do so 24/7 by calling customer services or via the online servicing site and/or the mobile app. An Annual Statement of Account will be made available to You electronically. A paper copy can be provided on request subject to a fee.
 - f) Payments using Your Cashplus Card will be made in line with the Mastercard system. Where applicable the exchange rate will be the wholesale rate applied by Mastercard adjusted by a percentage set by AFL (see Fees Summary).
 - g) Funds to cover the authorised Card Transactions received by Us will be paid over to the merchant acquirer in accordance with the prescribed Mastercard settlement cycles. A Card Transaction (the payment order) will be received as follows: for purchases and ATM transactions, at the time We receive the transaction instruction from the merchant acquirer or ATM operator; for other transactions, which are communicated directly to Us, at the time You ask Us to complete the Transaction.
 - h) We reserve the right to require You to register for, and/or use enhanced online transaction security systems for customer authentication, which may include a one-time password as well as Mastercard or other third party authentication.
 - i) If the available Credit in an Account is less than the purchase value of an item, some merchants may not allow the cardholder to combine multiple payment types to complete the transaction.
 - j) Under certain circumstances, including, but not limited to where We suspect fraud or money laundering, where You have exceeded or would exceed Account limits, or pursuant to Our responsible lending obligations, We have the right to, without notice:
 - i. block Your Account so You can't use it;
 - ii. refuse to issue/reissue or activate a Cashplus Card and, subject to giving You 60 days' notice, terminate a Cashplus Card that has been issued; and/or
 - iii. decline transactions.

4. Your Credit Card – key features

- 4.1 Credit Limit

Your Credit Limit is £[***Credit Limit***]. We may vary the Credit Limit to such sum as We may from time to time determine under this agreement and notify You. We will give You at least 30 days' notice of any proposal to increase Your Credit Limit. If You want Us to reduce Your Credit Limit, please contact Customer Services.
- 4.2 Repayment

- a) On or by the Payment Date specified in the Statement of Account You must pay at least the Minimum Repayment plus any fees or charges incurred in the last Monthly Statement Period (excluding the Annual Fee).
 - b) Where You pay less than the Balance Outstanding or make further drawings against the Credit Limit then repayment of the remaining Balance Outstanding will be deferred to the Subsequent Payment Date. You will continue to make the repayments in (a) above each month and may defer repayment of the remainder of the Balance Outstanding for the duration of this agreement to Subsequent Payment Dates. You can also make additional repayments on any Payment Dates or at any time to reduce the Balance Outstanding.
 - c) If You fail to pay at least the Minimum Repayment on or by the Payment Date, You consent to and expressly authorise Us to make one attempt to debit the amount of the Minimum Repayment from Your registered debit card on the first business day after the Payment Date.
 - d) We will make available to You via the online servicing site an electronic monthly Statement of Account showing the amount of the Minimum Repayment, the Balance Outstanding, any Available Credit and the next Payment Date.
 - e) Minimum Repayment: The higher of 5% of the Balance Outstanding, £10 or, if the Balance Outstanding is less than £10, the amount of the Balance Outstanding.
 - f) In the event We send You a text message to the mobile telephone number You have registered with us on or before the payment due date, which may set out the amount of the Balance Outstanding and the Minimum Repayment together with the Payment Date, You may then make the Minimum Repayment by following the instructions in Our text message to You and authorising Us to debit the amount of the Minimum Repayment from Your registered debit card.
 - g) Early repayment: You have a right to repay the Credit early at any time in full or partially. You should let Us know that You want to repay early either orally by telephoning Us on 0203 0595784, by writing to Us or e-mailing Us at the address set out in clause 1 of this agreement and We will let You know how much You will have to repay.
 - h) Allocation of repayments: Where Your Minimum Repayment or other repayment is not sufficient to pay off the whole of the Balance Outstanding, any repayment will be applied first to fees, then to any interest accrued (repayment will be applied first to transactions with the highest interest rate) and then to the Balance Outstanding.
 - i) Other than the Annual Fee, which We may deduct from the balance of Your Account, unless We agree otherwise repayments must be made direct to Your Account. If there is not a positive balance on Your Account, then any such amounts will be debited against any Available Credit. Punctual payment is essential. We reserve the right to seek repayment from You by an alternative method agreed by You (such as Direct Debit) in the event that You do not make repayments as described above.
 - j) All sums owed under this agreement shall become due and payable immediately upon the expiry of 21 days from the date of Our giving You notice if:
 - i. any information provided in connection with Your loan application was false or misleading;
 - ii. if You have a bankruptcy petition or order presented against You (or its equivalent in Scotland) or have execution levied against any of Your assets;
 - iii. We receive notification that You have entered into or propose to enter into an individual voluntary arrangement or a debt management arrangement with Your creditors or any information comes to Our attention which in Our opinion casts doubt on Your ability to repay to Us what You owe; or
 - iv. You terminate Your Account with AFL.
 - k) If You are in breach of any obligations under this agreement and You have failed to remedy the breach within a reasonable time of Us requesting You to do so, all sums owed under this agreement shall become due and payable upon expiry of 21 days from the date of a formal notice required by law.
- 4.3 How and when Credit is provided
Your Cashplus Card will be provided to You. You will be able to make drawings against the Credit Limit until either further notice or until the expiry date on Your initial Cashplus Card or any subsequent card if later.
- 4.4 Cancellation of Credit
If no Card Transactions are made from Your Account within 30 days of the date on which this agreement is made, We reserve the right to terminate this agreement. If We do, the Annual Fee will be refunded to You. Once the agreement has terminated, as long as no Credit has been used by You, any debt owed by You to APS and/or AFL under this agreement shall fall away. You shall have no redemption rights over the Credit.
- 4.5 Charges and interest
- a) An Annual Fee of £[***AnnualFee***] will be charged when this agreement is made and will be debited to Your Account.
 - b) If You fail to pay the Minimum Repayment when due or the Balance Outstanding upon termination of this agreement then You may be liable for any reasonable costs and charges that We incur or pay to a third party, including collection agency fees and legal costs. If You ask Us to provide any services in connection with Your Account (for example, providing duplicate statements or other documents) then apart from those to which You are entitled free of charge by law, We may make a reasonable charge.
 - c) You will be charged the Annual Fee, any interest accrued and any other applicable fees and charges as set out in the Fees Summary which forms part of this agreement.

d) For purchases made using Credit, We provide You with an up to 56 days interest-free period which means that if You repay the Balance Outstanding on or before up to 56 days after You made the purchase, We will not charge You any interest on the amount of the purchase which forms part of the Balance Outstanding You have paid. This also means that if You do not repay the Balance Outstanding in full on or before up to 56 days after You made the purchase or only repay part of the Balance Outstanding or the Minimum Repayment, We will charge You Our standard interest rate of [***APUR***] % p.a. on the remaining amount of any purchase You have made which forms part of the Balance Outstanding from the date on which You made the purchase. In respect of Cash Advances and Quasi-Cash Transactions, We will charge You an interest rate of [***ACR***] from the date of each Cash Advance or Quasi-Cash Transaction.

e) Interest Rates

Interest is calculated at the applicable rate below, divided by 365 or 366, and multiplied by the total of the daily outstanding balances in the Monthly Statement Period.

The applicable interests are:

The applicable rate per annum for purchase is [***APUR***] (variable)

The applicable rate per annum for balance transfers is N/A

The applicable rate per annum for cash withdrawals and quasi-cash purchases is [***ACR***] (variable)

If You incur a default sum (see Appendix – Fees summary below) then We will send You a Notice of Default Sums and then interest will be calculated from the 29th day after You have been given the notice until repayment. Any interest payable on the outstanding amount will be calculated at [***APUR***] % p.a. (variable). Interest on default sums will be calculated on a simple basis.

Interest is calculated from the date of debiting a transaction, fee, charge or expense to Your account, until the Balance Outstanding has been paid in full, with the exception that if You incur any default sums then interest will be calculated from the 29th day after You have been given a Notice of Default Sums.

Interest is applied to Your Account monthly on each statement date (or on a monthly date notified to You where no statement is issued).

f) Variation

We may make changes to Your interest rate, reasons for this include, but are not limited to: (1) changes in Your circumstances and the way You use Your account, Your credit score, or Our increased or decreased credit risk; (2) changes in Our funding costs or other costs of administering credit; (3) to provide additional credit or other services; (4) to reflect changes in banking or lending practice, or to meet Our legal or regulatory obligations; (5) to correct errors, omissions, inaccuracies or ambiguities; (6) to reflect changes in Our systems and processes or the introduction of new technology.

Except where otherwise provided, We will give You at least 7 days' written notice of any change to Your advantage and at least 60 days' written notice of any change to Your disadvantage. If We increase any variable interest rate We may permit You to pay off the Balance Outstanding at the interest rate which applied before the increase takes effect. You will have to pay at least the Minimum repayment each month.

You are entitled to close Your Account and end this agreement at any time as set out in section 13.2 b

4.6 APR

This is the total cost expressed as an annual percentage of the total amount of credit.

The APR is there to help You compare different offers. This is calculated on the basis that You make a purchase with Your Cashplus Card using the same assumptions used for calculating the total amount payable (below).

In calculating the APR of [***APR***] % no Account has been taken of any increase in the Credit Limit that We may decide to offer or any additional charges payable.

4.7 Total amount payable

The total amount payable under this agreement will be the sum of the Credit Limit plus the total charge for credit payable under the agreement.

The total amount You will have to pay: £[***TotalCostOfCredit***]

The total amount payable is a representative example. It is the sum of the total charge for credit and the total amount of credit at the time the agreement is made. The total charge for credit includes the Annual Fee and calculates the interest You would pay if You were to borrow up to Your Credit Limit and repay the amount borrowed over one year in twelve equal monthly repayments starting one month after the date of this agreement (which include any interest accrued on the balance outstanding at the time repayment is made and any applicable charges).

As We do not know the amount that You will borrow We are obliged by law to make assumptions to help You understand the total amount You will have to pay. The representative example above is calculated assuming that:

- You immediately spend £[***CreditLimit***] using the Credit.
- The purchase is made on 1 January and You make no further transactions.
- Your first Statement of Account is made available to You 31 days after You make the purchase.
- You are charged the Annual Fee when the agreement is entered into. The Minimum Repayment does not include fees (excluding Annual Fee). These must be paid in addition to the Minimum Repayment each month.
- Over the first year You are charged interest of £[***TAPINTERESTYR1***].

4.8 Missing Payments

You should be aware of the possibility that missing payments could have severe consequences and may make obtaining credit more difficult for You. There may also be circumstances in which We may take legal action or use a debt collection agency.

- 4.9 If during a period from the date that this agreement is made until it terminates You carry out a Card Transaction whereby the amount of the transaction exceeds the credit balance on Your Account then You will be deemed to have requested a drawdown of funds up to Your Credit Limit.
- 4.10 We may vary the Credit Limit immediately to such sum as We may from time to time determine under this agreement and notify You. We will give You at least 30 days' notice of any proposal to increase Your Credit Limit. If You want Us to reduce Your Credit Limit, please contact Customer Services. We shall not be liable to You for any losses You may suffer as a result of Us varying the Credit Limit in this way. Any request by You to increase the Credit Limit may be agreed by Us at Our sole discretion.
- 4.11 The interest accrued is due and payable as shown in clause 4.2 for the duration of the term of this agreement on the dates described. The Annual Fee shown above is payable whether or not You use the Credit provided or only part of it, although may be refunded at a later date. The interest rate is due whenever there is a Balance Outstanding on Your Account (other than during the up to 56 day interest-free period described in clause 4.5(d) above).
- 4.12 Statements of Account will be made available to You for viewing by logging onto Your personal area of Our Website. You must check Your Statements of Account regularly. We may send to You an email to Your last known address or by SMS message notification to remind You that Your statement is available for viewing but You must remember to view Your Statement of Account and make the Minimum Repayment each month.

5. Keeping Your Cashplus Credit Card and PIN safe

- 5.1 When You use Your Cashplus Card to pay for goods and services and/or withdraw cash from an ATM, You may need to enter your unique PIN provided by Us. Once Your PIN has been accepted the transaction or withdrawal cannot be cancelled by Us.
- 5.2 You must keep Your PIN safe, by memorising it, never disclosing it to anyone, or by letting anyone see You enter it. We recommend You do not write it down.
- 5.3 If You suspect that someone else knows Your PIN You must change it as soon as possible. Additionally, You should check recent transactions and also monitor transactions. If You do not recognise a transaction, You must report it immediately (see clause 7 below).
- 5.4 You must keep Your Cashplus Card safe at all times. Never give it to anyone.

6. Reporting Lost or Stolen Cards

- 6.1 If Your Cashplus Credit Card is lost, stolen or You suspect it is being used in an unauthorised manner You must contact Customer Services immediately using the telephone number provided online. We will take immediate action to protect Your Account. Alternatively, You can temporarily block the card using the online servicing site and/or mobile app.
- 6.2 If clause 6.1 applies, We will cancel Your Cashplus Card and AFL will issue a new Cashplus Card which We will send to Your current address within 7 days subject to You paying the relevant fee for a replacement card (if applicable) as set out in the Fees Summary.

7. Reporting Transaction Disputes

- 7.1 For information on reporting transaction disputes see the Website.
- 7.2 If You believe that any of the transactions on Your Account were unauthorised or incorrectly posted to Your Account, You must notify Us as soon as You become aware but not later than 13 months of the date of the debit to Your Account. If the transaction is one where the exact amount of the transaction was unknown at the time of authorisation (e.g. car hire or a hotel reservation) the dispute must be advised to Us within 8 weeks of the date of the debit.
- 7.3 Unless We have reason to suspect fraud, or deliberate or grossly negligent behaviour on Your part We will refund the amount of the unauthorised transaction.
- 7.4 Where you have made an authorised transaction but have a dispute with the merchant. We will require Your written confirmation of the disputed transaction within 120 days of the transaction, by completing the form on the online servicing site and/or mobile app. Alternatively you can contact Customer Services, in writing or by telephone, to notify Us and request a form to complete. If i) written confirmation is not received or ii) a refund is made in respect of a transaction that later turns out to be genuine and not unauthorised or incorrect, We will re-deduct the amount of the transaction from Your Account plus, in the event of ii) only, We will charge You a fee of £20.00.
- 7.5 If Our investigations show that there have been unauthorised or incorrectly executed transactions on Your Account then so long as Your claim is made within the time limits specified in clause 7.2 You will not be liable for these sums.

8. Advising changes of name, address or contact details

If You change Your name, address or contact details such as telephone numbers or email addresses, You must notify Us within 14 days. You must notify Us immediately of any change or any expected change in Your financial circumstances, or any other relevant change to Your circumstances, by contacting Customer Services or sending us an email, using the contact details on Our website.

9. Card Renewals

- 9.1 Your Cashplus Card may be automatically renewed by AFL. Unless requested otherwise, renewal will be on the same terms as the expiring Cashplus Credit Card.
- 9.2 The Cashplus Card replacement fee (see the Fees Summary) will (if applicable) be charged within seven days of issue of Your replacement Cashplus Card.

10. Protecting Your Personal Data <Insert lock symbol>

- 10.1 In this section 10, references to "We" and "Us" are references to AFL and APS jointly. We are the data controller of personal data provided to Us in connection with Your application, Your Account and where You consent, that We collect for marketing purposes. We may use third parties to process personal data on Our behalf. Such third parties may include Our creditors or potential transferees of Our rights and obligations under this agreement.
- 10.2 We will process and retain personal data in order to open, administer and run Your Account and to deal with any enquiries You have about it. The types of personal data processed will include: name, address, data of birth, contact details, financial information, employment details, device identifiers (including IP address and vehicle details).
- 10.3 It is important that You give Us accurate information. We will check the information that You give Us with fraud prevention agencies, including Cifas (the "FPAs"). If You give Us false or inaccurate information and We suspect or identify fraud We will record this and may also pass this information to FPAs. Law enforcement agencies involved in crime and fraud prevention may access and use this information. Decisions may be made by automated means.
- 10.4 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
- Checking details on applications for credit and credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details for job applicants and employees
- When We and FPAs process Your personal data, we do so on the basis We have a legitimate interest in preventing fraud, money laundering, and to verify identity. These processes are carried out in order to protect Our business, Our customers, and to comply with regulatory requirements.
- 10.5 We and other organisations may access and use the information recorded by FPAs in other countries.
- 10.6 We may check all personal information given by You with FPAs and other organisations, and We may get information about You, including details to verify Your identity and address, from credit reference agencies. A record of such enquiries may be left on Your file. For Account management, We may use information on You from one or more credit reference agencies, that is, including but not limited to, Experian Limited, Equifax Ltd. and Callcredit plc. or similar (together the "CRAs"). In considering products for You, We will use Your personal information from Your application and from the CRAs to make decisions about You. We may use credit scoring. Information held about You at the CRAs may already be linked to records relating to one or more of Your partners. This is called an "association" and for the purpose of Your application and this agreement, You may be treated as financially linked and assessed with reference to any associated records.
- 10.7 Personal data may also be transferred confidentially to other organisations within the APS group of companies and to relevant third parties so that We can run Your Account.
- 10.8 If You consent to receiving marketing information via email, mobile phone, phone and/or mail (for example, during the application process), We and third parties, with whom We may share personal data, may from time to time contact You with details of products and services We think may be of interest to You. If You do not want Us to share personal data or to receive such communications please advise Customer Services.

- 10.9 We, the CRAs and FPAs may also use the information held about You for statistical analysis about credit, insurance and fraud and to conduct market research. If You would like details of the CRAs please contact them at:
CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0330 024 7579 or visit www.callcredit.co.uk.
Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS or call 0333 321 4043 or log on to www.equifax.co.uk.
Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0344 481 8000 or log on to www.experian.co.uk.
If You would like details of the FPAs please contact Us at Customer Service, PO Box 71064 , London, SE1P 4ZE.
- 10.10 You can obtain a copy of the information We hold on You and/or details of any other person to whom We may pass Your information by writing to Us. You have a legal right to these details** and, where applicable, to object to Us processing Your personal data and/or request that Your data is corrected or erased.
- 10.11 We will also add to Your records at the CRA details of:
- a) any agreement entered into with Us;
 - b) the payments that You make under such agreements;
 - c) any default or failure by You to keep the terms of such agreements; and
 - d) any failure by You to tell Us about a change of address where a payment is overdue.
- 10.12 If You breach any term of this agreement We may pass details of the breach to the CRAs and any associate of ours or to other companies in Our group who will use this information to make decisions about other agreements that You may have with them.
- 10.13 We reserve the right to process data in countries outside the European Union, including the United States of America. If We do so, We will ensure adequate protection for personal data, as required by UK data protection legislation.
- 10.14 We may share data about Your Account including Account number, expiration date and Account status with other members using the Mastercard Automatic Biller Updater service
- 10.15 We may gather device-specific data about You from Our website, online servicing site and mobile app (such as Your location, mobile phone number, hardware model, operating system, advertising identifier, unique application identifiers, unique device identifiers, browser type, language and wireless network) and share with relevant third parties for operational purposes.
- 10.16 For the purpose of Fraud prevention, We may use and store information relating to the details of the device and network and linked devices that You use to contact Us when applying for, and/or managing Your account.
- 10.17 If You disclose Your login information for the online servicing site to any other individual or organisation (including Account aggregation services), You may be held liable for any fraudulent activity that may arise.

11. Who is running Your Account

- 11.1 Your Cashplus Card is issued by AFL which is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 for the issuing of electronic money under registration number 900002.
- 11.2 The Credit is provided to You by APS which is authorised by the Financial Conduct Authority under registration number 671140.
- 11.3 APS and AFL's company numbers are 04947027 and 06029941. Their registered offices are situated at 6th Floor, One London Wall, London EC2Y 5EB.

12. The Law that Applies

English law applies to this Agreement and English courts will deal with any legal proceedings between Us. All communications relating to this agreement will be in English.

13. Rights and Obligations

- 13.1 This agreement remains in force until and unless cancelled in accordance with clauses 13.2(a), 13.2(b), 13.3 or 3.4(l)(ii).
- 13.2 You have the right to:
- a) withdraw from this agreement without cause and without penalty for a period of 30 days from the date on which You open Your Account by paying Your Cashplus Card Annual Fee. To do this You must write to Customer Services by letter or email. If You do withdraw from this agreement You must repay the amount of Credit You have drawn down under this agreement without delay and no later than 30 days after You have given Your notice of withdrawal;
 - b) close Your Account at any other time. To do this You can write to Customer Services by letter or email. Note: We will wait 10 days for Card Transactions to be processed. Once all transactions and fees have been deducted, any positive balance on Your Account will be returned to You. As this process may take up to 30 days You may prefer to withdraw funds by ATM or by making purchases. Should You close Your Account You must repay, in

- accordance with the terms of this agreement, the Balance Outstanding. Your agreement will not formally end until You have repaid the Balance Outstanding;
- c) settle this agreement early in full or partially. If You wish to settle this agreement You should contact Us for the exact amount due. We will provide You with a settlement amount no later than 12 working days of receipt of such request;
 - d) know more about the information We pass to third parties or that are held by FPAs, or to obtain a list of the third parties with whom We share information;
 - e) receive, subject to payment of a fee, details of the personal data We hold about You;
 - f) receive a signed statement detailing details of any amounts currently owing by You, and details of the amounts to be paid on the next Subsequent Payment Date;
 - g) receive a copy of this agreement at any time, a copy of which will be made available on the online servicing site; and
 - h) contact the Financial Ombudsman Service at: Exchange Tower, London E14 9SR; Telephone: 0800 023 4567; E-mail: complaint.info@financial-ombudsman.org.uk, if We are unable to resolve any complaint through Our internal complaints procedure. A copy of Our internal complaints procedure is available on request.
- 13.3 Subject to Clause 14.4, We have the right to terminate this agreement at any time by giving You at least 60 days' notice. If We serve You such notice, You must repay the Balance Outstanding in accordance with the terms of this agreement and the agreement will not formally end until You have repaid the Balance Outstanding.
- 13.4 You must not exceed the Credit Limit on Your Account.
- 13.5 If information comes to Our attention which in Our opinion casts doubt on Your ability to repay to Us what You owe then We may prevent You from drawing down further amounts under this agreement and may immediately suspend Your use of the Account. We will send You a notice explaining why We have done so and the Balance Outstanding will immediately become payable in full upon expiry of 21 days from the date of Our giving You notice. In such circumstances You will no longer be liable to pay to Us any further interest.
- 13.6 You may be liable for any other reasonable costs and charges that We incur or pay to a third party, including collection agency fees and legal costs which arise out of Your breach of this agreement and any costs We may incur if We have to trace You. Such costs or charges will be payable by You upon demand being made by Us.
- 13.7 Each of APS and AFL in their respective roles as creditor and issuer shall include each of their successors in title or assignees. Each of APS and AFL may transfer their rights and responsibilities under this agreement (in whole or in part) to another person provided that this does not adversely affect Your rights under this agreement. You may not transfer or assign any of Your rights or obligations under this agreement.
- 13.8 We may make a temporary arrangement with You not to enforce the terms of this agreement strictly or may grant You an indulgence without losing the right to enforce the terms later.
- 13.9 Right of offset
- i. If any accounts You hold with Us are in credit, and You have failed to pay Us any amount which You owe on any other accounts You hold with Us (including those in different currencies) We may use this money to reduce or repay the amount which You owe Us.
 - ii. We will not use Our right of set-off (a) against any money which We hold in an Account in Your name which You have advised Us is not Yours or (b) in any way that contravenes any law, regulation, code of conduct or industry guidance.
 - iii. If We exercise Our right of set-off We will advise You as soon as possible thereafter.
- 13.10 We may transfer Your outstanding balance on Your Account to a new provider other than APS at any time. Before We do this, We will give You at least 60 days' notice of the new arrangements and the new Terms and Conditions. Unless You advise Us within the 60 day period that You do not want a new Account from the new provider You agree that We can automatically transfer the unused balance in Your Account to a new card Account provided by the new provider. We may also assign the benefits and burden of these terms and conditions to another company at any time, on giving You at least 60 days prior notice of this. If We do this, Your rights will not be affected.
- 13.11 This agreement will continue even if We take action in respect of clauses 13.3 – 13.10 inclusive.
- 13.12 We have a legal obligation to lend to You responsibly and to take reasonable steps to ensure that You can afford, in a sustainable way, the required repayments under this agreement. If You are having financial difficulty, or think You are likely to experience financial difficulty, please contact Customer Services on 0203 0595784 so that We can try to help. Alternatively, You may wish to contact Money Advice Service, StepChange or the Citizens Advice Bureau who are independent and not for profit organisations.

14. Your Liability

- 14.1 You will be liable to APS in respect of the obligations to repay credit under this agreement. You will be liable to AFL in respect of Your Cashplus Card. APS and AFL may enforce their respective rights under this agreement.
- 14.2 Provided You have not acted fraudulently or with gross negligence, Your maximum liability for any transactions or fees incurred on Your Account if someone else uses Your Cashplus Card before You report it lost or stolen will

be £50.00. "Gross negligence" could include keeping Your PIN close to Your card, so that both are easy to use by a third party.

- 14.3 You will be responsible for i) any unauthorised activity if You act fraudulently or with gross negligence and ii) any loss or fraud that results directly from Your failure to advise Us promptly of any name, address or contact details changes.
- 14.4 If You do not use Your Cashplus Card in accordance with this agreement or We find that You are using the Cashplus Card fraudulently We reserve the right to charge You for any reasonable costs that We incur in taking action to stop You using this Cashplus Card and to recover any monies owed as a result of Your activities. We may also choose to terminate this agreement upon notice required by law, in which case You will be liable to repay the amount of Credit You have drawn down under this agreement upon expiry of 21 days from the date of the notice of termination.

15. Our Liability to You

- 15.1 If something which We are not reasonably able to control, including but not limited to defects relating to the Cashplus Credit Card, stops or delays Us from doing something We are supposed to do under this agreement, We will not be responsible for any loss which You may suffer.
- 15.2 If You are affected by something which is Our fault, including the inability to use Your Cashplus Credit Card due to necessary operational maintenance We will only be responsible for the loss You suffer as a direct result up to a maximum of the balance on Your Account, subject to this not exceeding £10,000 and not for any other loss (for example, loss of reputation).
- 15.3 Where You use Your Cashplus Credit Card to purchase goods or services which prove to be unsatisfactory, not supplied, supplied only in part or do not match the merchant's description, then You will be able to pursue a claim against Us (APS) as well as the merchant as set out in section 75 of the Consumer Credit Act 1974 if the cash price of the individual item or service is more than £100 but not more than £30,000.
- 15.4 We accept no responsibility or liability for a merchant refusing to accept Your Cashplus Credit Card or failing to cancel an authorisation.
- 15.5 Pursuant to clause 4.11, We may vary the Credit Limit at any time and shall not be liable to You for any losses You may suffer as a result of Us varying the Credit Limit in this way.
- 15.6 With respect to funds in Your Account, You should note that:
- (a) the Financial Services Compensation Scheme will not be applicable and no other compensation schemes exist to cover losses claimed in connection with this Cashplus Credit Card. In the unlikely event that AFL becomes insolvent Your funds may become valueless and unusable and as a result You may lose Your money; and
- (b) such funds will be held in a separate Account with Royal Bank of Scotland, 5-10 Great Tower Street, London, EC3P 3HX.

16. How You will know about any changes to these terms and conditions

16. Changes to this agreement including changes to the figures in the Fees Summary and clause 4.1 will be posted on the online servicing site. Except in exceptional circumstances, e.g. customer fraud or a security breach, and where otherwise permitted by law We will give You 60 days' notice of any material change. Changes will be deemed to have been accepted unless You notify Us to the contrary before the proposed date of the change. Rejection of any proposed changes will amount to rejection of these terms and conditions and notice of termination without charge.

17. Notifications

17. This agreement and all other communications between the parties are to be provided by way of electronic means (except where provided otherwise by any statutory provision). By signing this agreement, You agree to:
- (a) receive all communications from Us and to send all communications to Us by electronic mail at the e-mail addresses stated in clause 1 above; and
- (b) notify Us immediately in the event that You:
- (i) change Your e-mail address (in which case You must notify Us of Your new e-mail address); or
- (ii) no longer have an e-mail address or have no means of receiving any electronic mail from Us

SIGNING OF AGREEMENT

It is important that You read this agreement (which includes the information above and the terms below) before You proceed. If You are unsure about any aspect of the agreement then please contact Us or seek other advice. By signing this agreement, You also confirm that the information You have provided in connection with Your application is true and accurate.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if You want to be legally bound by its terms.

As You are entering into this agreement in the form of an electronic communication, instead of signing in Your handwriting please tick the box below and then click continue to indicate Your acceptance of the credit facility. Once You have done this it will have the same effect as if You had signed this agreement in Your handwriting. You will then be entering into a legally binding agreement.

Signature of Customer: ‘Electronically Signed’

Date of Signature: **[***Today***]**

Signature for and on behalf of: **<William Fanner IMAGE>**
Advanced Payment Solutions Limited

Date of this Agreement: **[***Today***]**

Signed for and on behalf of **<AFL image>**
APS Financial Limited

Date of this Agreement: **[***Today***]**

**Appendix
Fees Summary
Cashplus Card fees**

	Fee
Annual Fee	£ [***AnnualFee***]
Card Issue Fee	Nil
Balance Transfer Fee	£ [***BTFFEE***]
Annual Percentage Rate	[***APR***] %
Online Account management – 24/7	Nil
ATM withdrawals UK and Non UK	3% (minimum £3)
Cash Advances at bank or Quasi-Cash Transactions	3% (minimum £3)
Late Payment Fee	£12
Over Limit Fee	£12

	Fee
Returned Payment Fee (where a Direct Debit is not honoured)	£12
Cancellation fee where applicable (for refund of cash value in the Account)	Nil
Foreign currency (non-sterling) transactions ⁴	2.99%
Lost and Stolen Cards	Nil
Replacement Cards	Nil
Repayment Fee – Post Office, APS Store, Bank Transfer	Nil
Copy of paper Statement Fee	£10

⁴ The exchange rate will be the wholesale rate applied by Mastercard, adjusted by 2.99%. The exchange rate is set by Mastercard on the date the transaction is processed which may be different from the date of the actual transaction.