

## Summary box - First Trust Bank Options Visa / Mastercard

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

	Option 1	Option 2	Option 3
<b>APR</b>	<b>Representative 18.9% APR (variable)</b>	<b>Representative 16.9% APR (variable)</b>	<b>Representative 14.9% APR (variable)</b>
<b>Interest Rates</b>			
<b>Purchases (annual)</b>	17.44% p.a.	15.72% p.a.	13.97% p.a.
<b>Purchases (monthly)</b>	1.453% p.m.	1.310% p.m.	1.164% p.m.
<b>Cash Advances &amp; Balance Transfers (annual)</b>	17.44% p.a.	15.72% p.a.	13.97% p.a.
<b>Cash Advances &amp; Balance Transfers (monthly)</b>	1.453% p.m.	1.310% p.m.	1.164% p.m.
<b>Interest-free period</b>			
	Maximum 56 days if you pay your balance in full and on time	Maximum 51 days if you pay your balance in full and on time	There is no interest free period for this product
<b>Interest charging information</b>			
For Options 1 & 2. You will not pay interest on new purchases, Cash Advances or Balance Transfers if you pay your balance in full and on time on your current statement and on your previous statement. Otherwise, the period over which interest is charged is as follows:			
	<b>From</b>	<b>Until</b>	
<b>Purchases</b>	date debited to your account	Paid in full	
<b>Cash Advances</b>	date debited to your account	Paid in full	
<b>Balance Transfers</b>	date debited to your account	Paid in full	
<b>Allocation of Payments</b>			
	If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order: (a) all interest, administration and handling charges shown on any statement issued prior to receiving the repayment; (b) all Cash Advances shown on any statement issued prior to receiving the repayment; (c) all purchases shown on previous statements; (d) all purchases shown on present statement; (e) any Cash Advances not yet shown on a statement; (f) all other fees not yet shown on a statement; (g) any purchase not yet shown on a statement.		
<b>Minimum repayment</b>			
	3%, or £5, or all default charges and interest plus 1% of the principal balance outstanding, whichever is the greater		
If you only make the minimum repayment this will significantly increase the time taken to clear your balance and will cost you more.			
<b>Credit Limit</b>			
<b>Minimum Credit Limit</b>	£500		
<b>Maximum Credit Limit</b>	Subject to status		
<b>Fees</b>			
	No annual fee		
<b>Charges</b>			
<b>Cash Advances</b>	1.5% of the Transaction amount (minimum £3.00)		
<b>Balance transfers</b>	1.5% of the balance		
<b>Foreign currency transactions</b>	2.75% conversion fee of the value of the Transaction		
<b>Copy of statement</b>	£10.00 per request		
<b>Copy Voucher+</b>	£5.00 per copy		
<b>Default Charges</b>			
<b>Late Payment</b>	A Late Payment Fee of £12.00 each time you do not make the minimum payment by the payment due date.		
<b>Over Limit</b>	An Over Limit fee of £12.00 will apply the first time your balance exceeds your Credit Limit in each statement period.		
<b>Payment Returned</b>	A Payment Returned fee of £12.00 where a cheque or Direct Debit has been presented for payment and returned by your Bank.		
<b>Written Advice*</b>	A Written Advice fee of £13.00 each time we have to write to you about the unsatisfactory conduct on your account.		

+ This charge will be refunded for any item queried, and subsequently found to be incorrectly applied to your Account.

\* This fee will not be charged if a late payment or unpaid cheque or Direct Debit fee has already been charged to your Account.