

# Summary Box Tandem Journey Credit Card

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

<b>APR</b>	<b>24.9% APR representative (variable)</b> Rates from 24.9% APR to 39.9% APR depending on individual circumstances		
<b>Interest Rates</b>	<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate Effective</b>
Purchases	n/a	1.87% to 2.84%	24.9% to 39.9%
Cash withdrawals	n/a	1.87% to 2.84%	24.9% to 39.9%
Balance transfers	n/a	0.56%	6.9%
<b>Interest free period</b>	<ul style="list-style-type: none"><li>• Maximum of 56 days for purchases if you pay your balance in full and on time.</li><li>• There is no interest free period on cash transactions and balance transfers (subject to any interest free promotional offer).</li></ul>		
<b>Interest charging information</b>		<b>From</b>	<b>Until</b>
	Purchases	Date debited to your account	Repaid in full*
	Cash withdrawals	Date debited to your account	Repaid in full*
	Balance transfers	Date debited to your account	Repaid in full*
	*Interest is calculated daily. You will not pay interest on new purchases if you pay your balance in full and on time each month. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.		
<b>Allocation of payments</b>	<ul style="list-style-type: none"><li>• Balances with higher interest rates before those with lower rates</li><li>• Existing balances before new transactions that haven't yet appeared on your statement</li></ul>		
<b>Minimum repayment</b>	Your minimum payment is the higher amount of: <ul style="list-style-type: none"><li>• The interest and any fees, plus 1% of the remaining balance</li><li>• £5 (or the whole of the balance if it is less than £5)</li></ul> If you only make the minimum payment, it will take longer and cost more to clear your balance.		
<b>Credit limit</b>	Minimum credit limit	£150	
	Maximum credit limit	Subject to status	
<b>Product fee</b>	£0		
<b>Charges</b>	Balance transfers	0%	
	Cash withdrawals in UK	2.5% or £2.50 (whichever is higher)	
	Copy of statement	£0	
<b>Foreign usage</b>	Payment scheme exchange rate	Rates can be found at <a href="https://www.mastercard.com/global/currencyconversion">mastercard.com/global/currencyconversion</a>	
	Non-sterling transaction fee	0%	
	Cash withdrawals	0%	
<b>Default fees</b>	Late payment fee	£12	
	Returned Direct Debit fee	£12	
	Over credit limit fee	£0	