

## Saga Platinum credit card - summary box

The information contained in this table summarises the key product features and is not intended to replace any Terms & Conditions.

<b>APR</b>	Representative <b>11.9% APR</b> (variable)			
<b>Interest Rates</b>		<b>Introductory</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>
	Purchases	0% p.a for nine months from Account opening	0.941% p.m	11.3% p.a
	Cash Advances	N/A	1.634% p.m	19.6% p.a
	Balance Transfers	0% p.a for nine months from Account opening	0.941% p.m	11.3% p.a
	Introductory Rate is charged for the first nine months on purchases and Balance Transfers from the date the Account is opened. At the end of this period the Introductory Rate reverts to the Standard Interest Rate applicable to the product at the time. For current rates please call us on 0845 603 5468 or visit <a href="http://saga.co.uk/credit-card">saga.co.uk/credit-card</a> .			
<b>Interest-free period</b>	Maximum 55 days if you pay your balance in full and on time.			
<b>Interest charging information</b>	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:			
		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		
<b>Allocation of Payments</b>	<p>If you do not pay off 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 payments types, which must be in sterling, are deducted from the Account balance in the following order:</p> <ul style="list-style-type: none"> <li>• cash interest;</li> <li>• Cash Advance fees from previous Statements;</li> <li>• Cash Advances (including cash from a Cash Machine) from previous Statements;</li> <li>• interest;</li> <li>• fees from previous Statements; and</li> <li>• purchases from previous Statements</li> </ul> <p>The remainder (if any) will be applied to Transactions on the current Statement in the following order:</p> <ul style="list-style-type: none"> <li>• Cash Advance fees;</li> <li>• Cash Advances;</li> <li>• all other fees;</li> <li>• purchases and Balance Transfers; and,</li> <li>• any other promotional offers.</li> </ul> <p>For further details, please refer to your credit card Terms and Conditions of Use.</p>			
<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 payment it will take longer and cost more to clear your balance.			
<b>Credit Limit</b>	Minimum Credit Limit	£500		
	Maximum Credit Limit	Subject to status		
<b>Fees</b>	No annual fee			
<b>Charges</b>	Cash Advances	2% Cash Advance Fee, minimum £2.00		
	Balance Transfers	3% Balance Transfer Fee		
	Foreign currency transactions	No foreign currency fees are applied to transactions		
	Copy Statements	£5.00 for an additional copy of a Statement		
	Copy voucher	£5.00 for each copy of a record of a Transaction		
<b>Default charges</b>	Late Payment Fee	£10.00 on each occasion you are late making the Minimum Payment by the Payment Due Date.		
	Overlimit Fee	£10.00 will apply the first time your Account exceeds your Credit Limit in each Statement period.		
	Returned Payment Fee	£10.00 on each occasion a cheque and/or Direct Debit has been presented for payment and been returned by your bank.		