

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.

APR	Typical 11.9% APR (variable)			
Interest Rates		Introductory	Monthly Rate	Annual Rate
	Purchases	0% for nine months from Account opening	0.941%	11.3%
	Cash Advances	N/A	1.634%	19.6%
	Balance Transfers	0% for nine months from Account opening	0.941%	11.3%
	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 saga.co.uk/credit-card			
Interest-free period	Maximum 55 days if you pay your balance in full and on time.			
Interest charging information	You will not pay interest on new purchases, Cash Advances or Balance Transfers if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:			
		From	Until	
	Purchases	Posting date	Paid in full	
	Cash Advances	Posting date	Paid in full	
	Balance Transfers	Posting date	Paid in full	
Allocation of Payments	Your Payment is allocated in the following order of highest interest bearing balances first to lowest interest bearing balances (transactions may attract different interest rates):			
	<ul style="list-style-type: none"> • Interest; • Fees from previous Statements; • Cash Advances (including cash from a Cash Machine) from previous Statements; • Purchases from previous Statements. <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"> • Fees; • Cash Advances; • Purchases and Balance Transfers; and • Any other promotional offers 			
Minimum repayment	3.0% or £5.00, whichever is greater			
Credit Limit	Minimum Credit Limit	£500		
	Maximum Credit Limit	Subject to status		
Fees	No annual fee			
Charges	Cash Advances	2.0% handling fee, minimum £2.00		
	Balance Transfers	3% handling fee		
	Foreign currency transactions	No charge is made for foreign currency transactions within the Visa Europe Region. Foreign currency transactions made in the rest of the world will be charged at 1%.		
	Duplicate Statements	£5.00 for an additional copy of a Statement		
	Copy voucher	£5.00 for each copy of a record of a Transaction		
	For more details on the countries included in the Visa Europe Region, please contact our Customer Service department on 0845 603 5468, or visit saga.co.uk/credit-card .			
Default charges	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.		

Saga Personal Finance Limited is a wholly owned subsidiary of Saga Group Limited, and is registered in England No. 3023493. Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. The Saga Platinum credit card is issued by Allied Irish Banks, p.l.c. Registered office: Bankcentre, Ballsbridge, Dublin 4, Republic of Ireland. Registered in the Republic of Ireland: Registered No. 24173.