

SUMMARY BOX - MasterCard Corporate Classic			
The information contained in this table summarises key product features and is not intended to replace any terms and conditions			
APR	<ul style="list-style-type: none"> Representative 1.7% APR variable 		
Interest rates		Monthly Rate	Annual Rate
	Purchases	2.20%	26.40%
	Cash advances	2.20%	26.40%
Interest free period	<ul style="list-style-type: none"> Maximum 38 days for purchases if you pay your balance in full and on time. There is no interest free period on cash advances 		
Interest charging information	You will not pay interest on new purchases if you pay your balance in full and on time. Otherwise, the period over which interest is charged will be as follows:		
		From	Until
	Purchases	The date for payment referred to in your monthly statement in which the transaction occurs	Repaid in full
	Cash advances	The date your account is debited [this appears on your statement as the interest date]	Repaid in full*
* If you pay the balance in full, the interest charge for the period from the previous statement to the date of full repayment will be debited the following month.			
Allocation of payments	<p>If you do not pay off your balance in full, we will allocate payments we receive to your account in the following order:</p> <ul style="list-style-type: none"> Towards balances on which interest is charged at the Standard Rate; Towards balances on which interest is charged at any rate which is less than the Standard Rate; and Towards balances on which interest is charged at 0%. <p>See condition 3.6 of the terms and conditions that apply to your Agreement.</p>		
Minimum repayment	<ul style="list-style-type: none"> The full amount shown on your monthly statement must be repaid 		
Credit limit	Minimum credit limit of	£500	
	Maximum credit limit	Subject to status	
Fees	<ul style="list-style-type: none"> Annual card fee of £20.00 		
Charges	Cash Fee	2% with a £2 minimum (Maximum daily withdrawal limit at cash machines is £500 per day)	
	Copies of statements	£5 each	
	Copies of transaction vouchers	£5 each	
	Emergency cards and emergency cash	£20 (if you should ask us to issue an emergency card or emergency cash to you)	
Foreign Usage	Danske Bank Card Exchange Rate (UK)	Rates can be found at www.danskebank.co.uk/travelmoney	
	<p>One or more of the following may apply:</p> <ul style="list-style-type: none"> Non-Sterling Transaction Fee of 2.75% Cash Fee of 2% with a £2 minimum 		
Default Charges	Late payment charge	£8	

APR stands for 'annual percentage rate'. It aims to give people a more accurate idea of how much they are being charged when they borrow money. It allows people to compare the total cost of borrowing money for different types of loan and lengths of time.