

## SUMMARY BOX – Danske Mastercard Standard Credit Card

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

APR	<b>• Representative 22.9% APR Variable</b>			
Interest rates		Introductory Rate	Monthly Rate	Annual Rate
	Purchases	0% (for 5 months from date of card issue) if we tell you in writing that you are entitled to an Introductory Rate	1.73%	22.85%
	Cash advances	Not applicable	1.73%	22.85%
	Balance transfers	0% (for 5 months from date of card issue) if we tell you in writing that you are entitled to an Introductory Rate	1.73%	22.85%
Interest-free period	<ul style="list-style-type: none"> <li>• Maximum 59 days for purchases and balance transfers if you pay your balance in full and on time.</li> <li>• In addition there is an interest free period on purchases and balance transfers during the introductory period if we tell you in writing.</li> <li>• There is no interest free period on cash advances.</li> </ul>			
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 by which you must make your minimum payment as shown in your statement for the month in which the transaction is made.	Repaid in full	
	Cash advances	The date your account is debited (this appears on your statement as the interest date).	Repaid in full*	
	Balance transfers	The date by which you must make your minimum payment as shown in your statement for the month in which the transaction is made.	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"> <li>• Towards balances on which interest is charged at the Standard Rate;</li> <li>• Towards balances on which interest is charged at any rate which is less than the Standard Rate; and</li> <li>• Towards balances on which interest is charged at 0%.</li> </ul> <p>See condition 3.5 of the terms and conditions that apply to your Agreement.</p>			
Minimum repayment	<ul style="list-style-type: none"> <li>• Greater of 3% of current balance, or the total of interest and default charges on the statement plus 1% of the current balance (less interest and default charges), or £5, each month.</li> <li>• If you only make the minimum repayment it will take longer and cost more to clear your balance.</li> </ul>			
Credit limit	Minimum credit limit	£250		
	Maximum credit limit	Subject to status		
Fees	<ul style="list-style-type: none"> <li>• No annual fee</li> </ul>			
Charges	Cash Fee	2.75% with a £2.75 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 <a href="http://www.danskebank.co.uk/travelmoney">www.danskebank.co.uk/travelmoney</a>		
	<p>One or more of the following may apply:</p> <ul style="list-style-type: none"> <li>• Non-Sterling Transaction Fee of 2.75%</li> <li>• Cash Fee of 2.75% with a £2.75 minimum</li> </ul>			
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.