

Where a Clause is highlighted in red it represents personalised details of your agreement, e.g. **\*\*\*CreditLimit\*\*\***. Please see the agreement we send/sent you to confirm your Account specific information.

# PRE-CONTRACT CREDIT INFORMATION

1. Contact Details	
Creditor	Advanced Payment Solutions Limited (APS) (referred to in this agreement as “we” and “us”)
Address	<b>***APSAddress***</b>
Telephone number	<b>***B2K Customer Services Phone Number***</b> Calls to 03 numbers cost no more than a national rate call to an 01 or 02 number and will count towards any inclusive minutes’ in the same way as 01 and 02 calls. Calls may be recorded.
Email address	<b>***Email***</b>
2. Key features of the Credit Product	
The type of credit	You will be issued with a Cashplus Mastercard® card (the "Cashplus Card") linked to a Cashplus Mastercard card Account (the "Account") under which you will have access to a flexible loan facility (running Account credit) (the "Credit").
The total amount of credit.	£ <b>***CreditLimit***</b> .
This means the amount of credit to be provided under the proposed credit agreement or the credit limit	This limit will be chosen based on information you provide together with other available credit information. This is your Cashplus Credit Card limit. We may vary your Credit Limit, but may only increase it by giving you notice and obtaining your consent.
How and when credit would be provided	Credit will be provided at the point you exercise your right to drawdown the Credit. You will not be able to use the Credit until you have received your Cashplus Credit Card.
The duration of the credit agreement	The agreement has no fixed duration, and shall remain in force until and unless cancelled in accordance with the terms of the agreement.
Repayments	<p>On or before the Payment Date in the month following the month on which the agreement is made you must repay at least the Minimum Repayment, being the greater of:</p> <ol style="list-style-type: none"> <li>5% (five per cent) of the Balance Outstanding on the Account on the Statement Date; or</li> <li>£10 (ten pounds),</li> </ol> <p>except where the Balance Outstanding is less than £10, in which case the Minimum Repayment will be the sum of the Balance Outstanding. In either case, any Fees applied to your Account during the previous Statement Period (excluding the Annual Fee) will be added to your Minimum Repayment.</p> <p>You can also make additional repayments on any Payment Dates or at any time to reduce the Balance Outstanding.</p> <p>An electronic monthly Statement of Account will be made available to you through the Online Banking and will show the amount of the Minimum Repayment, the Balance Outstanding, the Available Credit and the next Payment Date.</p>
Your repayments will pay off what you owe in the following order	Where your Minimum Repayment or any other repayment is not sufficient to pay off the whole of the Balance Outstanding, any repayment will be applied to older balances first, and balances at higher rates of interest before balances at lower rates of interest.
The total amount you will have to pay.	£ <b>***TotalCostOfCredit***</b> The total amount payable is the sum of the total charge for credit and the total amount of credit at the time the agreement is made. The total charge for credit includes the Annual Fee and calculates the interest you would pay if you were to borrow up to your credit limit at the purchase rate and repay the amount borrowed over a period of time.
This means the amount you have borrowed	

<p><b>plus interest and other costs</b></p>	<p>As we do not know the amount that you will borrow we are obliged by law to make assumptions to help you understand the total amount you will have to pay. We assume that:</p> <ul style="list-style-type: none"> <li>• You immediately use your card to make purchases of £[***CreditLimit***];</li> <li>• The purchase is made on 1st January and you make no further transactions;</li> <li>• Your first Statement of Account is made available to You 31 days after you make the purchase;</li> <li>• You are charged the Annual Fee when the agreement is entered into;</li> <li>• Over the first year you are charged interest of £[***APINTERESTYR1***];</li> <li>• You repay the account balance in 12 equal monthly instalments over a period of one year;</li> <li>• You keep to the terms of the agreement and make payments in the amounts and on the dates due;</li> <li>• The interest rate does not vary over the period of your repayments.</li> </ul>
<h3>3. Costs of the credit</h3>	
<p><b>The rates of interest which apply to the credit agreement</b></p>	<p>Our standard interest rates are as follows: [***ABT***]% (variable) per annum for balance transfers (if offered), [***ACR***]% (variable) per annum for cash advances, [***APUR***]% (variable) per annum for purchases.</p> <p>For purchases made using Credit, we provide you with an up to 56 days interest-free period which means that if you repay the Balance Outstanding on or before up to 56 days after you made the purchase, we will not charge you any interest on the amount of the purchase which forms part of the Balance Outstanding you have paid. This also means that if you do not repay the Balance Outstanding in full on or before up to 56 days after you made the purchase or only repay part of the Balance Outstanding or the Minimum Repayment, we will charge you our standard interest rate of [***APUR***]% (variable) per annum on the remaining amount of any purchase you have made which forms part of the Balance Outstanding from the date on which you made the purchase.</p> <p>We may, for any valid reason which we will notify to you, vary an interest rate or other term of your agreement. Examples of why we may make changes to your agreement include, but are not limited to:</p> <ol style="list-style-type: none"> <li>(1) changes in your circumstances and the way you use your Account, your credit score, or our increased or decreased credit risk;</li> <li>(2) changes in our funding costs or other costs of administering credit;</li> <li>(3) to provide additional credit or other services;</li> <li>(4) to reflect changes in banking or lending practice, or to meet our legal or regulatory obligations;</li> <li>(5) to correct errors, omissions, inaccuracies or ambiguities;</li> <li>(6) to reflect changes in our systems and processes or the introduction of new technology.</li> </ol> <p>We will give you at least 7 days' notice of any decrease in an interest rate, and at least 60 days' advance notice of any increase in an interest rate. If we are increasing an interest rate, you can tell us that you do not wish to accept the change, in which case, you will be able to pay off the Balance Outstanding at the existing interest rate. However, you will not be able to use the Account further, and it will be closed when you have paid the full Balance Outstanding. You will have to pay at least the monthly payment each month.</p>
<p><b>Annual Percentage Rate of Charge (APR).</b></p> <p><b>This is the total cost expressed as an annual percentage of the total amount of credit</b></p>	<p>[***APR***]% (variable).</p> <p>The APR is calculated using the standard rate for purchases shown above. Using other methods of drawdown (e.g. cash withdrawals) could result in a higher APR.</p>
<p><b>Related costs</b></p>	<p>An Annual Fee of £[***AnnualFee***] will be charged when the agreement is made and will be debited to your Account.</p>

<p><b>Any other costs deriving from the credit agreement</b></p>	<p>Other costs for which we charge are:</p> <p>£12 each month if, at any time during that month, you go over your credit limit.</p> <p>£12 each time a Minimum Repayment is not paid or is made late</p> <p><b>[**BT FEE**]</b> % of the amount of each Balance Transfer you make (minimum £100). We will let you know if Balance Transfers are available to you.</p> <p>a Cash Advance fee of 3% of the amount of each cash advance and/or quasi-cash transaction (including ATM withdrawals, cash withdrawals over the counter at a bank and quasi-cash transactions) you make in the UK or abroad (minimum £3.00)</p> <p>a non-sterling transaction fee of 2.99% of the converted sterling amount of each foreign currency transaction.</p> <p>We will also charge any reasonable costs and expenses resulting from you breaking these conditions.</p> <p>We may change these fees by giving you at least 30 days' notice, unless the changes are to your advantage.</p>
<p><b>Conditions under which the above charges may change</b></p>	<p>The reasons that the above charges may vary include increased costs or changes to your risk profile. Any proposed changes will be subject to required advance notice.</p>
<p><b>Costs in the case of late payments</b></p>	<p>An automatic Late Payment Fee of £12 will be made if the Minimum Monthly Payment is not made when due.</p> <p>Reasonable costs and legal expenses incurred as a result of a breach of the agreement including costs we have to pay to a third party.</p>
<p><b>Consequences of missing payments</b></p>	<p>You should be aware of the possibility that missing payments may make it more difficult and/or expensive to obtain credit in the future and that there may be circumstances in which we may take legal action or use a debt collection agency. You could also be liable for the cost of legal proceedings.</p>
<p><b>4. Other important legal aspects</b></p>	
<p><b>Right of withdrawal</b></p>	<p>You have a right to withdraw from the agreement before the end of 30 days beginning with the day after the day on which the agreement is made. You can let us know by e-mailing or writing to us. Once you have let us know, you must pay back without delay, but within 30 days all transactions that you have made using the Credit. We will tell you on request the amount payable.</p>
<p><b>Early repayment</b></p>	<p>You have the right to repay the Credit early at any time in full or partially.</p>
<p><b>Consultation with a Credit Reference Agency</b></p>	<p>If we decide not to accept your application on the basis of information received from a credit reference agency, we will tell you this and provide you with the contact details of the credit reference agency.</p>
<p><b>Right to a draft Credit Agreement</b></p>	<p>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.</p>
<p><b>5. Additional information in the case of distance marketing of financial services</b></p>	
<p><b>(a) concerning the creditor</b></p> <p>Registration number</p> <p>The Supervisory authority</p>	<p>Our company registration number is 04947027. Our Financial Conduct Authority registration number is 671140.</p> <p>Advanced Payment Solutions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p>

<p><b>(b) concerning the credit agreement</b></p> <p>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.</p> <p>Language to be used in connection with the credit agreement</p>	<p>English law will govern this agreement and any disputes may be referred to the courts of England and Wales.</p> <p>English.</p>
<p><b>(c) concerning redress</b></p> <p>Access to an out-of-court complaint and redress mechanism</p>	<p>If we are unable to resolve any complaint through our internal complaints procedure you may contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR (0800 023 4567, <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>) within six months of our final response.</p>