

# Coutts Classic Card Summary Box and Representative Example

## Summary Box

<b>APR</b>	Representative 17.5% APR (variable).
<b>Interest rates</b>	For purchases, cash advances and balance transfers: Monthly rate 1.35% Annual rate 17.46% (This interest rate is an effective rate)
<b>Interest free period</b>	Maximum 46 days if you pay your balance in full and on time, and have paid the previous month's balance in full and on time.
<b>Interest charging information</b>	Interest will be charged on a daily basis. Interest payments will therefore increase the longer the payment is delayed (even before the monthly payment date). Interest for purchases, cash advances and balance transfers is charged from the date of the statement until payment is credited to the Account. If you pay the balance in full, any interest charge for the period from the previous statement to the date of full repayment will be debited the following month.
<b>Allocation of payments</b>	If you do not pay off your balance in full, payments we receive will be allocated to pay the most expensive debt first. See section 14 of your Credit Card Agreement for full details.
<b>Minimum repayment</b>	The greater of any interest and 5% of the remaining balance; or £5 each month. If your balance is less than £5, you must pay the full new balance.
<b>Amount of credit</b>	Standard credit limit £5,000. All credit limits subject to status.
<b>Fees</b>	None.
<b>Charges</b>	Cash advances – 2% (subject to a minimum of £1.50) Travellers Cheques – 2% (subject to a minimum of £1.50) Transaction in a currency other than sterling – 2.75% commission Copies of statements – £4.00 per request
<b>Default charges</b>	None.

## Representative Example

**Representative 17.5% APR (variable) based on an assumed Credit Limit of £1,200.  
Interest rate for purchases: 17.46% p.a. (variable).**