

The Platinum Cashback Credit Card
in Black and White

At American Express we will endeavour to ensure that you are given important information in the clearest format possible. The following table gives a summary of the key features of your Credit Card. For full details, please read the full terms and conditions overleaf.

SUMMARY BOX

APRS AND OTHER RATES															
APR	Typical 19.9 %APR (variable)														
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate												
Purchases	n/a	1.53%	19.9% p.a.												
Cash Advances	n/a	2.08%	27.9% p.a.												
Balance Transfers	n/a	1.53%	19.9% p.a.												
Interest Free Period	Up to 56 days for Purchases if you pay your balance in full and on time. 0 days for Balance Transfers or Cash Advances (except where a 0% promotional rate applies)														
Interest Charging Information	<p>The periods over which interest are charged are as follows :</p> <table border="0"> <tr> <td></td> <td style="text-align: center;"><u>From</u></td> <td style="text-align: center;"><u>Until</u></td> </tr> <tr> <td>Purchases</td> <td>Transaction date</td> <td>Paid in full</td> </tr> <tr> <td>Cash Advances</td> <td>Transaction date</td> <td>Paid in full</td> </tr> <tr> <td>Balance Transfers</td> <td>Date debited to your account</td> <td>Paid in full</td> </tr> </table> <p>Note : We will not charge any interest on any Transaction, other than a Cash Advance or a Balance Transfer, if the whole amount you owe on the Account is paid to us in full and on time each month.</p> <p>For full information please see 'Total Charge For Credit and Interest Charges' section of your terms and conditions</p>				<u>From</u>	<u>Until</u>	Purchases	Transaction date	Paid in full	Cash Advances	Transaction date	Paid in full	Balance Transfers	Date debited to your account	Paid in full
	<u>From</u>	<u>Until</u>													
Purchases	Transaction date	Paid in full													
Cash Advances	Transaction date	Paid in full													
Balance Transfers	Date debited to your account	Paid in full													
Allocation of Payments	<p>We will apply payments we receive to your account in the following order:</p> <ol style="list-style-type: none"> 1) Interest 2) Insurance Premium applied to your Account 3) Fees and Charges 4) Promotional Purchases and Balance Transfers 5) Purchases 6) Cash Advances <p>For full information please see 'Allocation of your Payments' section of your terms and conditions</p>														
Minimum Repayment	10% of the total amount owing or £50, whichever is greater. If you only make the minimum payment it will take longer and cost you more to clear your balance.														
Amount of Credit	Minimum credit limit of £1,000, maximum credit limit subject to status														
Fees	No annual fee will be payable.														
CHARGES															
Cash Advances	3% of the amount of any Cash Advances or £3 whichever is greater														
Balance Transfers	A Balance Transfer fee of up to 3% of the balance transferred is payable for each balance transfer processed to your account.														
Foreign Exchange	2.99% Conversion Commission														
Copy Statements	£2 for an additional copy of each statement														
Transaction Record	£3 for each copy of a record of Transactions														
Dormancy Fee	£20 per year if aggregate amount of transactions totals £0 other than <i>Cash Advances</i> and <i>Balance Transfers</i> , for preceding 12 months														
Default Charges	£12 for late payments, returned payments or if you go over your credit limit														