

The British Airways American Express Premium Plus Credit Card

At American Express we will endeavor to ensure that you are given important information in the clearest format possible.

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

For full details, please read the terms and conditions overleaf.

**SUMMARY BOX**

APR	<b>Representative 50.1% APR (variable)</b>			
<b>Interest Rates</b>		<b>Introductory Rate</b>	<b>Monthly Rate</b>	<b>Annual Rate</b>
	<b>Purchases</b>	n/a	1.53%	19.9%
	<b>Cash Advances</b>	n/a	2.08%	27.9% p.a.
	<b>Balance Transfers</b>	n/a	1.53%	19.9%
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>• Maximum 56 days on new purchases if you pay your balance in full and on time each month.</li> <li>• No interest-free period on Balance Transfers or Cash Advances.</li> <li>• This is subject to any interest-free promotional offer.</li> </ul>			
<b>Interest Charging Information</b>	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 is as follows:			
		<b>From</b>	<b>Until</b>	
	<b>Purchases</b>	Date debited to your account	Paid in full	
	<b>Cash Advances</b>	Date debited to your account	Paid in full	
<b>Balance Transfers</b>	Date debited to your account	Paid in full		
<b>Allocation of Payments</b>	We will apply payments to balances bearing the highest interest rate first. In applying this principle, we will first apply payments to amounts that have appeared on your monthly statement, and we may secondly, apply payments to amounts that have not yet appeared on your monthly statement.			
<b>Minimum Repayment</b>	Payments must be made monthly. The minimum amount you must pay us each month will be the greater of: (i) £25 (or the total amount owing if less); and (ii) any interest, default fees, repayment protection insurance, overdue amounts and 1/12th of any annual fees or the full monthly fee (if applicable to the product you hold) plus 2% of the remaining balance.			
<b>Credit Limit</b>	Minimum Credit Limit	£700		
	Maximum Credit Limit	Subject to status		
<b>Fees</b>	Subject to any promotional offer we may make to you, a card membership annual fee of £150 is payable annually at the beginning of this agreement and at the beginning of each subsequent membership year.			
<b>Charges</b>	Cash Advances	3% of the amount of any Cash Advances or £3 whichever is the 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% Currency Conversion Rate		
	Copy Statements	£2 for each copy statement provided		
	Charge Record	£3 for each copy of a charge record provided		
<b>Default Charges</b>	Late payment fee	£12		
	Over-limit fee	£12		
	Returned payment fee	£12		