

American Express Platinum Business 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 23.4 %APR (variable)														
Other Interest Rates	Introductory Rate	Monthly Rate	Annual Rate												
Purchases	n/a	1.46%	18.9% p.a.												
Cash Withdrawals	n/a	2.08%	27.9% p.a.												
Balance Transfers	n/a	1.46%	18.9% p.a.												
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 withdrawals</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 Withdrawal 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 section 5.5 of your terms and conditions</p>				<u>From</u>	<u>Until</u>	Purchases	Transaction date	Paid in full	Cash withdrawals	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 withdrawals	Transaction date	Paid in full													
Balance Transfers	Date debited to your account	Paid in full													
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 Withdrawals (except where a 0% promotional rate applies)														
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 Withdrawals. <p>For full information please see section 15 of your terms and condition</p>														
Minimum Repayment	2.5% of the total amount owing or £5, whichever is greater														
Amount of Credit	Minimum credit limit of £700, maximum credit limit subject to status														
Fees	A fee of £29 per year will be payable by you.														
CHARGES															
Cash Withdrawals	3% or of the amount of any Cash Withdrawal or £3 whichever is greater														
Foreign Exchange	2.73% Conversion Commission														
Copy Statements	£5 for an additional copy of each statement														
Transaction Record	£3 for each copy of a record of Transactions														
Default Charges	£12 for late payments, returned payments or if you go over your credit limit														

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