

## SUMMARY BOX

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

APR Rates as shown, depending on individual circumstances		Representative 24.9% APR variable		34.9% APR variable		39.9% APR variable	
Interest rates (variable)	Introductory Rate*	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
<b>Purchases</b>	We may make promotional offers from time to time	1.873%	24.94%	2.529%	34.95%	2.840%	39.94%
<b>Cash Transactions, if available</b>	not applicable	2.529%	34.95%	2.840%	39.94%	2.840%	39.94%
<b>Balance Transfers, if available</b>	0% p.a. for 12 months from account opening if made within 6 weeks of account opening and we may also make other promotional offers from time to time.	1.873%	24.94%	2.529%	34.95%	2.840%	39.94%
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>Maximum 56 days on standard purchases if you pay your balance in full every month and on time.</li> <li>Buy Now Pay Later transactions (if available) will be interest free for 3 months from the date of the transaction (unless we tell you it is longer).</li> <li>Balance transfers and Buy Now Pay Later transactions are only interest free during the promotional period (if any).</li> <li>There is no interest free period on cash transactions.</li> </ul> <p>If you do not make at least your minimum payment in full and on time or if you go over your credit limit any promotional rates may come to an end and we will charge the standard purchase rate or the standard balance transfer rate, as applicable, instead of the promotional rate.</p>						
<b>Interest Charging Information</b>			From			To	
	Purchases (including Buy Now Pay Later transactions which have transferred to the standard balance)		Date added to Account			Repaid in full**	
	Cash Transactions		Date added to Account			Repaid in full**	
	Balance Transfers		Date added to Account			Repaid in full**	
	**Interest is calculated daily. You will not pay interest on new purchases if you pay your balance in full and on time each month. If you have not paid your balance in full in the previous month, you may receive a further interest charge in the following month even if you have paid your balance in the current month in full.						
<b>Allocation of Payments</b>	If you do not pay off your balance in full, payments we receive are applied to the highest interest bearing transactions first. For further details, please refer to your credit card terms and conditions.						
<b>Minimum repayment</b>	<ul style="list-style-type: none"> <li>The amount of any interest and default fees plus 1% of the standard balance shown on your statement plus the amount of any arrears, which are immediately repayable, subject to a minimum of £5. Any overlimit amount is immediately repayable. Any amounts on your Buy Now Pay Later balance (if available) will not be included in your minimum payment until they are transferred to your standard balance.</li> <li>If you only make the minimum payment it will take longer and cost more to clear your balance.</li> </ul>						
<b>Credit Limit</b>	Minimum credit limit			£500			
	Maximum credit limit			Subject to Status			
<b>Fees</b>	No annual fee						
<b>Charges</b>	Balance Transfers (if available)			Up to 5.00%			
	Cash Transactions			3% (minimum £3.00)			
	Paper copies of statements			£3.00			
	For further details, please refer to the Credit Agreement						
<b>Foreign Usage, if available</b>	Payment Scheme Exchange Rate			Rates can be found at <a href="http://www.mastercard.com">www.mastercard.com</a>			
	Non-Sterling Transaction fee			2.75% of transaction			
	Non-Sterling Cash fee			3% (minimum £3.00)			
<b>Default Fees</b>	Late Payment Fee			£12.00			
	Returned Payment Fee			£12.00			
	Overlimit Fee			£12.00			
	Trace Fee (charged if you change your details and you do not tell us where you may be contacted )			£25.00			

\*To benefit from any promotional offers or introductory offers you must not break the agreement, e.g. by not making at least your minimum monthly payment in full and on time or exceeding your Credit Limit. If you do break the agreement, we may charge the standard purchase rate, standard balance transfer rate or other applicable standard rate instead of the promotional rate or introductory rate.

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