

SUMMARY BOX

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

Rate Band	A		B		C													
APR	Representative 26.2% APR Variable		30.4% APR Variable		36.6% APR Variable													
Other Interest rates (variable)	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate												
Promotional Purchases (For 6 months on all purchases at George.com of £200 or more)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												
Standard Purchases	1.523%	19.90%	1.801%	23.90%	2.203%	29.90%												
Balance Transfer (For 15 months from account opening on transfers made within 90 days of account opening)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%												
Balance Transfer	1.523%	19.90%	1.801%	23.90%	2.203%	29.90%												
Cash Advance	2.071%	27.90%	2.071%	27.90%	2.203%	29.90%												
Interest free period	Up to 50 days on Standard Purchases when you pay your balance in full every month by the due date. Any interest free period only applies to any other transactions notified to you by us.																	
Interest charging information	<p>You will not pay interest on new purchases if you pay your balance in full and on time each month. Otherwise, the period over which interest is charged will be as follows:</p> <table border="0"> <tr> <td>Purchases</td> <td>From transaction date</td> <td>To repayment in full</td> </tr> <tr> <td>Balance Transfers Cash Advances</td> <td>date debited to your account</td> <td>repayment in full*</td> </tr> <tr> <td>Cash Advance Cheques</td> <td>transaction date</td> <td>repayment in full*</td> </tr> <tr> <td></td> <td>date debited to your account</td> <td>repayment in full*</td> </tr> </table> <p>* If you pay the balance in full, the Interest charge for the period from the previous Statement to the date of the full repayment will be debited the following month.</p>						Purchases	From transaction date	To repayment in full	Balance Transfers Cash Advances	date debited to your account	repayment in full*	Cash Advance Cheques	transaction date	repayment in full*		date debited to your account	repayment in full*
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Allocation of payments	<p>We will allocate your payments to pay balances relating to higher Interest rates first. Where fees and charges are payable your payment will be allocated to the Interest rate applicable to these fees and charges, again relating to the higher Interest rate first.</p> <p>See clause 7 of customer terms and conditions for full details.</p>																	
Minimum repayment	1% of the Principal amount owing and any outstanding Interest, charges and fees or £5, whichever is greater.																	
Credit Limit	Minimum Credit Limit of £100, maximum Credit Limit subject to status.																	
Fees (variable)	Monthly fee: £3 payable each month and interest will incur at the Standard Purchase if not paid each month in full within the Statement Month.																	
Charges (variable)	Transaction copy fee: £5; Statement copy fee: £3; foreign currency conversion fee: 2.99%; Balance Transfer fee 3% or £3 whichever is greater, unless we tell you otherwise; cash handling fee: 3% or £5, whichever is greater.																	
Default charges (variable)	Fee for unpaid payment, cheque or Direct Debit: £12 Fee for late payment: £12 Fee for exceeding Credit Limit: £12																	

Your application will be automatically assessed for Rate A. If you do not meet the criteria you will then be considered for Rate B and then Rate C.

If you require any further information visit www.ASDA.com/creditcard

Creation Financial Services Limited (Company number: England 1091883) - Registered Office: Chadwick House, Blenheim Court, Solihull, West Midlands, B91 2AA. Authorised and regulated by the Financial Conduct Authority.

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