

## Starwood Preferred Guest® Credit Card

We'll try to give you 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 your card terms and conditions.

| SUMMARY BOX                          |   |   |                     |                    |
|--------------------------------------|---|---|---------------------|--------------------|
| <b>APR</b>                           | <b>Representative 39.7% APR (variable)</b>  |   |                     |                    |
| <b>Interest rates</b>                |   | <b>Introductory Rate</b>  | <b>Monthly Rate</b> | <b>Annual Rate</b> |
|                                      | <b>Purchases</b>  | n/a   | 1.74%               | 22.9% p.a.         |
|                                      | <b>Cash advances</b>  | n/a   | 2.08%               | 27.9% p.a.         |
|                                      | <b>Balance/money transfers</b>  | n/a   | 1.74%               | 22.9% p.a.         |
| <b>Interest free period</b>          | <ul style="list-style-type: none"> <li>• Maximum 56 days on purchases if you pay the full amount you owe on each statement date on time each month.</li> <li>• No interest-free period on balance/money transfers or cash advances (subject to any interest-free promotional offer).</li> </ul>   |   |                     |                    |
| <b>Interest charging information</b> | <p><b>Purchases</b> - We won't charge interest on purchases if you pay the full amount you owe on each statement date on time every month. Otherwise we'll charge interest daily from the date an amount is charged to your account until it's paid in full.</p> <p><b>Cash Advances and Balance/Money Transfers</b> - We'll charge interest daily on cash advances and balance/money transfers from the date the transaction is charged to your account until it's paid in full (subject to any promotional offers).</p> |   |                     |                    |
| <b>Allocation of payments</b>        | We pay off amounts you owe at the highest interest rates before amounts charged at lower interest rates and we'll apply payments to amounts that have appeared on your statements before amounts that haven't yet appeared on your statements.  |   |                     |                    |
| <b>Minimum repayment</b>             | The minimum payment is the higher of the following amounts:<br>(1) £25 (or the total amount you owe if less); or<br>(2) any interest, default fees, repayment protection insurance and 1/12th of any annual cardmembership fee or the full monthly fee (if applicable to the product you hold) plus 2% of the amount you owe on the account.  |   |                     |                    |
| <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, we'll charge an annual cardmembership fee of £75 for each membership year (consecutive periods of 12 months beginning on the date your account is opened) beginning on the first statement date and then monthly (if it's a monthly fee) and otherwise annually.   |   |                     |                    |
| <b>Charges</b>                       | Cash advance fee  | 3% (£3 minimum)   |                     |                    |
|                                      | Balance/money transfer Fee  | 3% of the amount of the transfer  |                     |                    |
|                                      | Copy statement fee  | £2 for each additional copy of a paper statement  |                     |                    |
| <b>Foreign usage</b>                 | American Express exchange rate  | You can find our rates via the 'My Account' section of the online account centre or by calling us |                     |                    |
|                                      | Non-sterling transaction fee  | 2.99% of the amount after we've converted a transaction into Pounds Sterling                      |                     |                    |
| <b>Default charges</b>               | Late payment fee  | £12   |                     |                    |
|                                      | Over-limit fee  | £12   |                     |                    |
|                                      | Returned payment fee  | £12   |                     |                    |