

## American Express Charge Card

At American Express we will endeavour 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 Charge Card Agreement.

For full details, please read the Charge Card Agreement.

<b>SUMMARY BOX</b>		
<b>Interest Charging Information</b>	Interest is not charged on this product as the outstanding balance must be repaid in full each month.	
<b>How we apply payments and credits</b>	<p>We will normally apply payments to your Account in the following order:</p> <ul style="list-style-type: none"> <li>• applicable Cardmembership Fees and Supplementary Cardmembership Fees;</li> <li>• service charges (for example, Statement Copy Fees);</li> <li>• Late Payment Fees;</li> <li>• other fees charged by us that appear as a separate item on your monthly statement, for example, Returned Payment Fees;</li> <li>• collection charges;</li> <li>• Transactions that have appeared on a monthly statement; and</li> <li>• Transactions that have not yet appeared on your monthly statement.</li> </ul>	
<b>Minimum Repayment</b>	The Minimum Payment Due each month is the full outstanding balance.	
<b>Spending Limit</b>	Although generally there is no pre-set spending limit on our charge cards, we may at our discretion decide on and inform you of a temporary or permanent spending limit applicable to your Account, which is the maximum amount which can be outstanding at any time on your Account (including use by any Supplementary Cardmembers). We may do this even if your Account is not in default.	
<b>Fees</b>	<p>A card membership fee may be payable, including a joining fee and/or a periodic fee.</p> <p>A supplementary Cardmembership Fee may be payable if you ask us to issue Supplementary cards on your account.</p> <p>Please see the Cardmembership Fee Schedule provided with the Charge Card Agreement for more information.</p>	
<b>Charges</b>	Charge Record Copy Fee	£3 for each copy of a record of Transaction
	Statement Copy 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 converted Pounds Sterling amount
<b>Default Charges</b>	Late Payment Fee	£12
	Returned Payment Fee	£12