

SUMMARY BOX

It's good to know the plain facts about this Caravan Club card. This Summary Box gives you clear information about the key features of the card and does not replace any terms and conditions.

APR	Typical 15.9% APR (variable)		
Interest rates	Introductory rates	Monthly interest rate	Annual interest rate
Purchases	N/A	1.240%	15.9%
Cash withdrawals	N/A	1.805%	23.9%
Balance transfers	5.9% p.a. fixed for life of the balance with a 2.0% handling fee	1.240%	15.9%
Interest free period	<ul style="list-style-type: none"> Up to 56 days interest free from the date of the transaction on new purchases if you pay your statement balance in full and on time each month No interest free period on balance transfers, cash withdrawals or Barclaycard cheques. (subject to any interest free promotional offer). 		
Interest charging information	<p>If interest is payable, it will be charged from the date the transaction is debited to your account until it is paid in full. As interest is charged until the date of full repayment, this means that you may receive a further interest charge the following month even though you have paid your current statement balance in full. Interest is charged on your average daily balance. By repaying more of your balance, or by making your repayments earlier, you will pay less interest.</p>		
Allocation of payments	<p>Payments you make will reduce your balance in the following order:</p> <ol style="list-style-type: none"> 1. Default Charges 2. Promotional balance transfers 3. Promotional purchases 4. Purchases, balance transfers and other charges 5. Cash withdrawals <p>Please see the Barclaycard conditions for further details.</p>		
Minimum repayment	<p>2% or £5 (whichever is greater) If you only make the minimum payment it will take longer and cost you more to clear your balance.</p>		
Credit limit	Minimum credit limit	£250	
	Maximum credit limit	Subject to status	
Fees	No annual fee.		
Charges	Cash withdrawals and cheques:	2% (min. £2)	
	Balance transfers:	3% unless we tell you otherwise	
	Overseas transactions:	2.75%	
	Copies of statements:	£3.00	
Default charges	Late payment fee:	£12	
	Over credit limit:	£12	
	Returned payment:	£12	
	You can avoid paying additional charges. Please stay within your credit limit and ensure that your monthly payments are received on time.		

Pay less interest by repaying more each month

The examples below show how long it would take you to repay a purchase of £1,000 made with your Caravan Club card:

Monthly payment	Minimum payment each month	£50 each month	£100 each month
How much interest will be charged in the first year?	£145.11	£123.59	£87.95
How much interest will be charged in the second year?	£132.79	£48.65	–
How long would it take to clear the balance?	22 years 2 months	2 years 2 months	1 year 1 month

The following assumptions have been made:

- You are charged the standard 15.9%. However, the examples take account of any introductory promotional purchase rate.
- When you make the purchase you do not exceed your credit limit.
- Calculation excludes Payment Protection Insurance.
- £1,000 purchase is debited to your account on 1st November 2009 and no further transaction made.
- You make a payment each month on the payment due date. Your minimum payment is 2% or £5, whichever is greater.

Cancellation rights

You have a right to cancel this Agreement. This right will expire 14 calendar days after we post the card to you. Unless you cancel within this period you will be bound by this Agreement. If you wish to cancel this Agreement, please send written notice to Barclaycard, Department BCR, Northampton NN4 7SG. If you cancel you will still need to repay any money already lent to you. Unless you repay this money in full within a month of cancellation, you may be required to pay interest or other charges under the terms of this Agreement.