

The plain and simple facts.

Representative Example:		
Based on borrowing £1,200 repaid over 12 months	The representative rate would be 17.9% APR (variable)	The purchase rate is 17.95% p.a. (variable)
Credit limit and interest rates will vary based on your individual circumstances		

It's always good to know exactly where you stand. So we've put together a table to give you a clear summary of all the key credit card features. For more detailed information, take a moment to read the product terms and conditions.

SUMMARY BOX: BANK OF SCOTLAND ALL IN ONE ADVANTAGE CREDIT CARD				
The information contained in this table summarises key product features and is not intended to replace any terms and conditions.				
APR	Representative 17.9% APR variable Rates from 17.9% APR to 23.9% APR variable, depending on individual circumstances.			
INTEREST RATES		Introductory Rate	Monthly Rate	Annual Rate
	Purchases	0% for 13 months	1.385% or 1.667% or 1.805%	17.95% or 21.95% or 23.95%
	Cash Advances	N/A	2.0750%	27.95%
	Balance Transfers	0% for 13 months	1.385% or 1.667% or 1.805%	17.95% or 21.95% or 23.95%
We may apply the standard interest rate to transactions before the end of the special promotion period if in any month you do not make at least your minimum payment by the payment date or if you exceed your credit limit at any time.				
INTEREST FREE PERIOD	<ul style="list-style-type: none"> You will not pay interest on purchases if you pay your balance in full and on time each month. See Section 3.5 of the terms and conditions for full details. There is no interest free period on cash advances, balance transfers or cheques. 			
INTEREST CHARGING INFORMATION	You will not pay interest on new purchases if you pay your balance in full and on time. Otherwise, the period over which interest is charged is as follows:			
		From	Until	
	Purchases	Date debited to your account	Paid in full	
	Cash Advances	Date debited to your account	Paid in full	
	Balance Transfers	Date debited to your account	Paid in full	
All Other Amounts	Date debited to your account	Paid in full		
ALLOCATION OF PAYMENTS	If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. See Section 2.2 of the terms and conditions for full details.			
MINIMUM REPAYMENT	Each month in which you have a balance outstanding on your account you must repay an amount equal to the total of any Credit Card Repayments Cover premiums, interest, default sums plus 1% of the balance shown on your statement (minimum) £5, or the full balance if less than £5.			
CREDIT LIMIT	Minimum Credit Limit	Subject to status	Maximum Credit Limit	Subject to status
FEES	No Annual Fee			
CHARGES	Cash Advance Fee	3% (at least £3)	Copy Statement Fee	£5
	Foreign Exchange Commission	2.95%	Statement Date Change Fee	£5
	Balance Transfer Fee	3% or minimum £3	Processing Any Foreign Currency Payment To Us	£10
	Cheque Fee	3% or minimum £3	Stopped Cheque Fee (other than lost or stolen)	£10
	For further details please refer to the account terms and conditions.			
DEFAULT CHARGES	Late Payment Fee	£12		
	Over Limit Fee	£12		
	Returned Payment Fee	£12		

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