

# The plain and simple facts.

## Representative example.

Representative **17.9% APR** (variable). Based on you borrowing **£1,200\*** over 12 months and a purchase rate of **17.95% p.a.** (variable).

\*Credit limits 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 – PLATINUM MASTERCARD® 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				
<b>Interest rates</b>		<b>Introductory rate</b>	<b>Monthly rate</b>	<b>Simple annual rate</b>	<b>Effective annual rate</b>
	<b>Purchases</b>	0% p.a. for Purchases. This rate is fixed for 3 months from when we open your account.	1.385%	16.620%	17.95%
	<b>Cash Withdrawals</b>	Not applicable.	2.075%	24.900%	27.95%
	<b>Balance Transfers</b>	0% p.a. on Balance Transfers you make in the first 90 days after we open your account. This rate is fixed for 15 months from the date the transferred balance is put on your account.	1.385%	16.620%	17.95%
We may apply the standard interest rate during any special promotion period to any transaction if in any month you do not make at least your minimum payment by the minimum payment date or if you exceed your credit limit at any time.					
<b>Interest-free period</b>	<ul style="list-style-type: none"> <li>Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time.</li> </ul>				
<b>Interest charging information</b>	<ul style="list-style-type: none"> <li>You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows:</li> </ul>				
		<b>From</b>	<b>Until</b>		
	<b>Purchases</b>	date debited to your account	paid in full		
	<b>Cash Withdrawals</b>	date debited to your account	paid in full		
	<b>Balance Transfers</b>	date debited to your account	paid in full		
<b>Allocation of payments</b>	We use any payments you make to pay off Transactions that appear on your statement starting with those on which we charge the highest rate of interest, and so on down to the lowest rate of interest. If the payment is not enough to pay off all Transactions at a particular interest rate, we will pay off Transactions charged at that interest rate in the following order: Cash Withdrawals, Purchases, Balance Transfers and Cheques, followed by the charges in conditions 7.1, 7.2 and 7.3 (see the default charges section below for details of these charges). If you pay more than the amount due shown on your statement, we will use any remaining payment to pay off Transactions that have not yet appeared on your statement in the same order as those that do appear on your statement. In this condition, "Transaction" includes the amount of the Purchase, Cash Withdrawal, Cheque or Balance Transfer plus any interest, charges or insurance payment charged as a result of that Transaction. For example, a Cash Withdrawal charge is included as part of a Cash Withdrawal.				
<b>Minimum repayment</b>	You must make a minimum payment by the payment date every month of an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 or 7.3 and 1% of the balance shown in your statement (minimum £5, or the full balance if less than £5). In addition to your minimum payment, you can repay all or part of what you owe at any time.				
<b>Credit limit</b>	<b>Minimum credit limit</b>	£500. Your cash limit is 50% of your actual limit.			
	<b>Maximum credit limit</b>	Subject to status.			
<b>Fees</b>	No annual fee.				
<b>Charges</b>	<b>Cash withdrawals</b>	3% or minimum £3.			
	<b>Balance Transfers</b>	3% for each individual Balance Transfer.			
	<b>Credit card cheques</b>	3% or minimum £3 for each individual cheque.			
	<b>Foreign currency transactions</b>	2.95% of the amount of the sterling transaction value.			
	<b>Copy statements</b>	£6 for copies of non-current statements.			
	<b>Copies of transactions</b>	£5 for each copy of a record of a transaction.			
<b>Default charges</b>	<b>Late Payment charge, Returned Payment charge and Overlimit charge</b>	£12.			

These details are correct on 25 July 2011.

Credit cards are designed to be a flexible form of borrowing. Paying the minimum amount every so often can help you manage your money more effectively, although we would not recommend that you make minimum payments for a long period of time once your promotional offers have ended. Once your account is open, you can set up a Direct Debit for any fixed amount over the minimum payment by calling **0845 606 2172**. Lines are open Monday-Friday 8am-10pm, Saturday-Sunday 8am-6pm.

For longer term borrowing it may be more appropriate to choose a loan from us. If you would like to find out more about this you can call Lloyds TSB Personal Loans on **0800 092 6290**, or visit [www.lloydstsb.com/loans](http://www.lloydstsb.com/loans) or call into a Lloyds TSB branch, where our staff will be happy to help.

The following example highlights the difference between only paying the minimum and paying a fixed amount:

For a purchase of £1,000 on your Platinum Credit Card...

Monthly payment	If you pay the minimum payment each month	If you pay £50 each month
Without taking into account any introductory rates, how much interest will you be charged in the first year?	<b>£159</b>	<b>£136</b>
How much interest will you be charged in the second year?	<b>£141</b>	<b>£53</b>
How long would it take to clear the balance?	18 years 2 months	2 years 1 month

The above example assumes the following:

- The transaction takes place on 1 January and you make no further transactions.
- You always make the payment each month on the 15th.
- Your statement is produced on the 1st of each month.
- This is a simple example and does not account for any annual fees or introductory rates.

Lloyds TSB is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you. If you'd like to talk to us about the choices you've made or would like advice, we will be happy to refer you to a member of staff who will be able to help you. They will also be able to help you if you're experiencing financial difficulties.

Please contact us if you'd like this in large print or Braille.

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