



Easy Read Guide

This guide is in alphabetical order





This easy read document has been designed to help you understand words that appear on your credit card statement by using pictures and an simplified explanation.

It is in order of A to Z to help locate words with ease.

Just match words on your statement and easy read document if you need help to understand their meaning.



Allocation of Payments

We use your payments to clear overdue amounts first, then balances at the highest rate of interest you are being charged.



Available To Spend

This is the amount you have left to spend on your credit card.



Bank Giro Credit

You can use the giro slip on your statement to pay in a branch or by post.



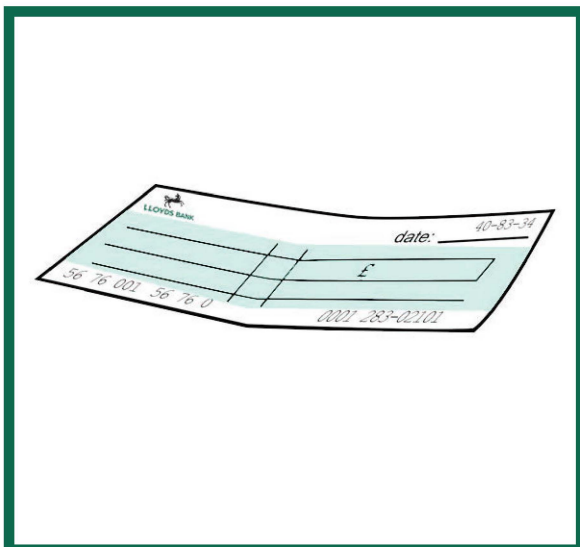
Balance Transfer

Pay another one of your credit cards with a balance transfer but you may be charged a fee.



Cash Fee

You get charged a fee when taking cash out of an ATM machine using your credit card.

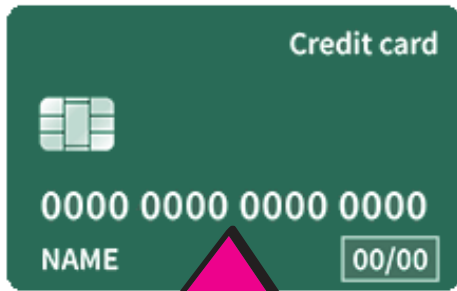


Cheque

You can pay your credit card using a cheque.

Credit Card Number

This is the 16 digit number on your credit card. You can use this as your reference when calling us about your account or buying something online.



DD (Direct Debit)

Direct Debit payment is a regular payment to your credit card account each month. The amount will change based on what is due and when.





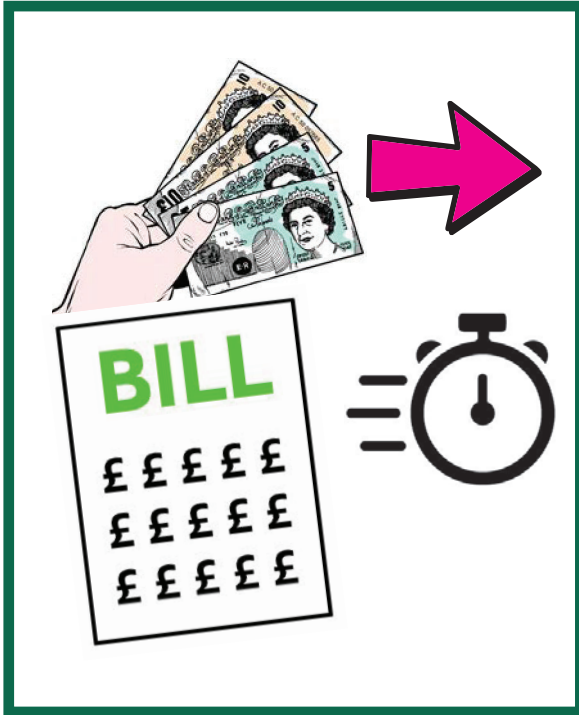
Default Charge

This is also called a late fee; you get a fee if you don't pay the minimum payment due by your due date.



Dispute

You may not recognise or agree with a purchase on your statement, or you've not received the goods or what you have received is not how it was described.



Faster Payment

You can pay your credit card using faster payment, which is a payment direct from your bank account.

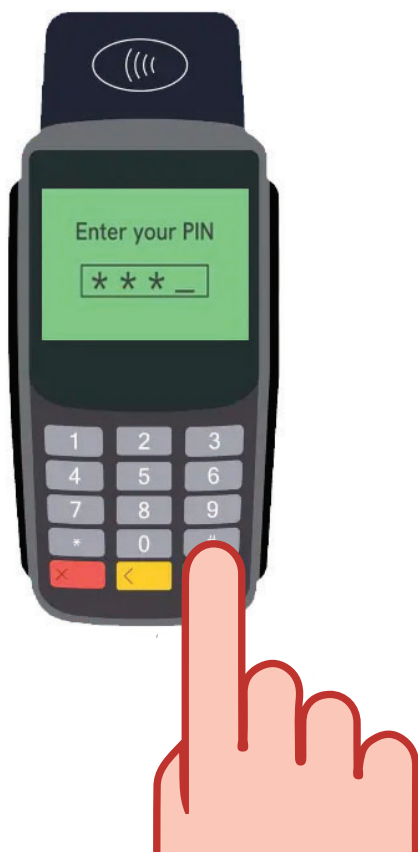


Financial Ombudsman Service

The Financial Ombudsman Service can help if you have a problem with your bank. It does not cost you any money to use this service.

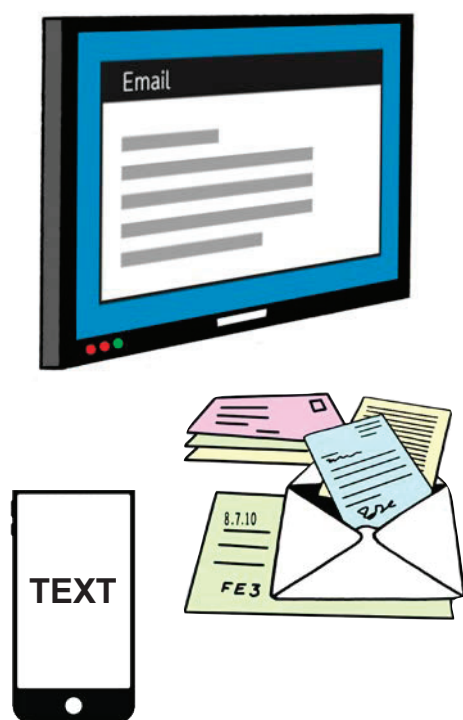
Your PIN

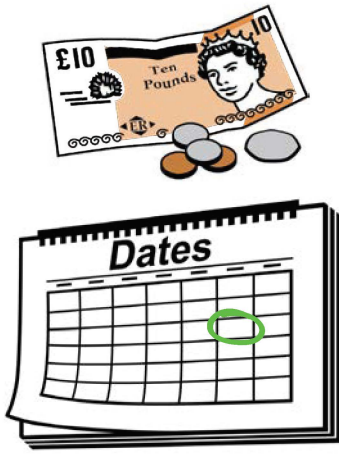
We send you a 4 number security pin, you may be asked to enter this into a keypad to pay for goods when using your credit card. You can view your pin at a cash point, in our app or contact us and we can send you a reminder by post.



Marketing

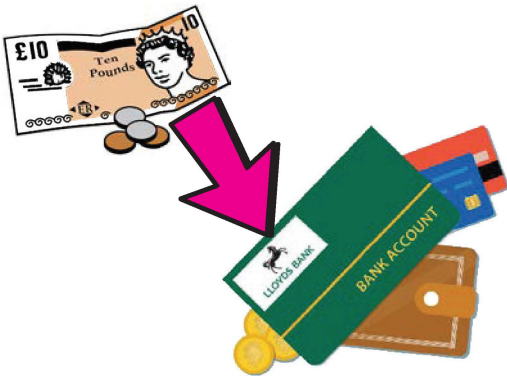
This is information companies send you to let you know about the services they can give you. If you would not like to receive these messages, talk to someone in your local branch or contact us by telephone.





Minimum Payment Due

The amount you need to pay by your payment due date to make sure you can keep using your credit card.



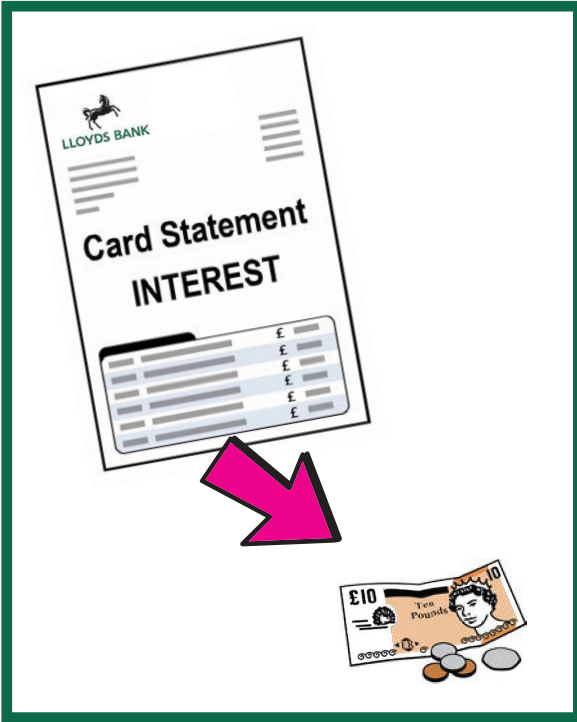
Money Transfer

You can transfer money from your credit card to your bank account. You may be charged a fee.



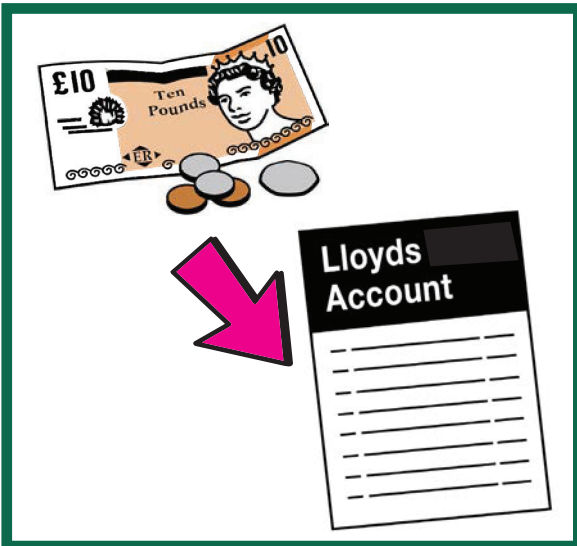
New transactions, fees, and changes

These are new entries to your balance for the month.



Next Month's Estimated Interest

We estimate the interest you will see on your next statement based on your balance and how you use your account.



Payments Received

These are payments credited to your account.



Previous Balance

This is the amount outstanding on your previous statement.



Sort Code & Account Number

Pay your credit card bill using our bank sort code and account number. Your reference is your long card number on the front of your credit card.



Standing Order

A standing order is used if you want to pay the same amount of money on the same day each month. You set this up with your bank.



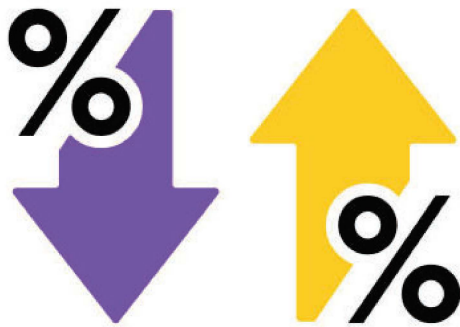
Sterling

This is what money in the UK is called.



Your Credit Limit

The max amount we have lent you.



Your Current Standard Interest Rates

This is the percentages of interest you are charged on Cash Transactions, Purchases, Balance, and Money Transfers.



Your new balance

This is your new amount outstanding from your statement date, this is the amount to pay if you wish to clear your full balance.

This Easy Read document was designed by Royal National Institute of Blind People (RNIB)

www.rnib.org.uk

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