



The Amazon Barclaycard

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

Summary box

APR	Representative 28.9% APR (variable)		
Interest Rates	Introductory Rate	Monthly Interest Rate	Annual Interest Rate
Purchases	0% interest on purchases for 6 months from account opening	2.1375%	Simple rate 25.65% (Compound equivalent 28.9%)
Cash Withdrawals	N/A	2.1375%	Simple rate 25.65% (Compound equivalent 28.9%)
Balance Transfers	N/A	N/A	N/A
Interest Free Period	Maximum 57 days from date of transaction for any new transactions that have been added to your account since your last statement if you pay your balance (excluding any promotional balance or late payment fees) in full and on time each month.		
Interest Charging Information	<p>We work out how much interest we charge each month using a simple interest rate. Your interest is calculated on a daily basis and added to your account each month on the date we produce your statement. We'll charge interest on interest if you don't repay your total outstanding balance in full each month (this is known as compound interest).</p> <p>If interest is due, we'll charge it from the date each amount is added to your account. Interest continues to be charged on all outstanding balances until you pay off your balance or a court orders you to pay off your balance. This means that when an amount is overdue for payment, we continue to charge interest at the rate that applies to that particular balance. By repaying more of your balance, or by making repayments earlier, you'll pay less interest.</p> <p>Your simple standard purchase and cash interest rates will move up and down in line with changes to the Bank of England Base Rate. Base Rate changes won't apply to your promotional rates.</p> <p>We don't charge any interest on default fees.</p>		
Allocation of Payments	If a payment you make is less than your total outstanding balance as shown on your statement, we'll use it to reduce your balance. We'll start with the balances charged at the highest interest rate first and then reduce the lower-rate balances. For further details, please refer to your credit card terms and conditions.		
Minimum Repayment	<p>The highest of:</p> <ul style="list-style-type: none"> • £5 (or the total outstanding balance if it's less than £5) • 1.00% of your balance • An amount equal to 100% of the interest, plus 100% of any default fees, that have been added to your account since your last statement, plus 1.00% of the rest of your balance <p>If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.</p>		
Credit Limit	Minimum credit limit: £500 Maximum credit limit: Subject to status		
Fees	There is no maintenance fee for this account.		
Charges	Cash Fee	2.99%, minimum £2.99	
	Balance transfers	We will let you know the fee when we send you an offer.	
	Money transfers	We will let you know the fee when we send you an offer.	
Foreign Usage	Payment Scheme Exchange Rate	<p>Depending on your card type, rates can be found at either Visa or Mastercard:</p> <ul style="list-style-type: none"> • Visa: http://www.visaeurope.com/en/cardholders/exchange_rates.aspx • Mastercard: https://www.mastercard.com/global/currencyconversion/index.html <p>One or more of the following may apply:</p> <p>Non-sterling purchase fee: 2.99% of purchase (no minimum).</p>	
Default Fees	Late payment £12 You can avoid paying additional charges by ensuring that your monthly payments are received on time.		

Pay less interest by repaying more each month

The example below assumes the following:

- £1000 purchase is added to your account on the first of the month and no further transactions made
- Minimum payment is made each month on payment due date
- Standard rate of 28.9% (compound) p.a. is charged
- Calculation includes any introductory rate on purchases

If you pay the minimum payment each month	
How much interest will be charged in the first year?	£249.79
How much interest will be charged in the second year?	£221.99
How long would it take to clear a balance?	20 years
If you pay £50 each month	
How much interest will be charged in the first year?	£225.21
How much interest will be charged in the second year?	£118.81
How long would it take to clear a balance?	2 years 5 months
If you pay £100 each month	
How much interest will be charged in the first year?	£162.09
How much interest will be charged in the second year?	-
How long would it take to clear a balance?	1 year 1 month

This information is available in large print, Braille and audio, by contacting us.

Barclaycard also welcomes calls via SignVideo for BSL users.

For more information visit [barclaycard.co.uk/accessibility](https://www.barclaycard.co.uk/accessibility).

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