

## SUMMARY BOX

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

|                                      |   |                             |
|--------------------------------------|---|-----------------------------|
| <b>APR</b>                           | <b>Representative 37.5% APR (variable)</b>  |                             |
| <b>Other rates</b>                   | <b>Monthly Interest Rate</b>  | <b>Annual Interest Rate</b> |
| Purchase                             | 0.793%  | 9.9%                        |
| Cash advances                        | 0.793%  | 9.9%                        |
| <b>Interest free period</b>          | <ul style="list-style-type: none"> <li>• Maximum 56 days from date of transaction for purchases if you pay your balance in full and on time each month.</li> <li>• No interest free period on cash advances or balance transfers (this is subject to any interest free promotional offer).</li> </ul>   |                             |
| <b>Interest charging information</b> | <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.</p> <p>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>  |                             |
| <b>Allocation of payments</b>        | <p>If you do not pay the total outstanding balance in full by the payment due date, we will apply the amount you do pay to reduce higher interest rate balances before lower interest rate balances.</p> <p>For further details, please refer to your credit card terms and conditions.</p>   |                             |
| <b>Minimum payment</b>               | <p>Unless stated otherwise on your statement your minimum payment will have been calculated as the highest of:</p> <ol style="list-style-type: none"> <li>3% of the amount you owe us on your monthly statement;</li> <li>£5 (or the entire amount if less than £5);</li> <li>interest, account fees and Default Charges since your last statement plus 1% of the remaining balance – agreements entered into on or after 26 November 2010 only;</li> <li>interest since your last statement plus 0.1% of the remaining balance – agreements entered into before 26 November 2010 only.</li> </ol> <p><b>If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.</b></p> |                             |
| <b>Amount of credit</b>              | Minimum credit limit of £10,000.  |                             |
| <b>Fees</b>                          | £150 annual fee.  |                             |
| <b>Charges</b>                       | Cash advances:  | 2% (min. £2.50)             |
|                                      | Overseas transactions:  | 2.75%                       |
|                                      | Copies of statements:   | £3.00                       |
|                                      | Copies of transactions:   | £5.00                       |
| <b>Default charges</b>               | Late payment:   | £12                         |
|                                      | Over credit limit:  | £12                         |
|                                      | Returned payment:   | £12                         |
|                                      | <b>You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.</b>  |                             |

### Pay less interest by repaying more each month

The example below assumes the following:

- £1,000 purchase on 1st of the month and no further transactions made
- 9.9% interest rate and an annual fee of £150 is charged
- Credit limit is not exceeded
- Minimum payment of 3% or £5 (whichever is greater) is made
- Payment is made each month on payment due date

| Monthly payment                                      | Minimum payment each month | £50 each month  | £100 each month |
|--|----------------------------|-----------------|-----------------|
| How much interest will be charged in the first year  | £86.63                     | £76.88          | £54.98          |
| How much interest will be charged in the second year | £66.50                     | £27.17          | –               |
| How long would it take to clear the balance?         | 10 years 5 months          | 2 years 1 month | 1 year 1 month  |

Please note: the typical APR has been calculated according to consumer credit regulations which require us to assume a notional credit limit of £1,200 when calculating the APR. As a result, the £150 fixed annual card fee inflates the Representative APR. Please note that the annual interest rates on purchases and cash remain unchanged at 9.9% per annum. The cost of using the Barclays Infinite Card has therefore not changed. If you have any queries regarding the indicated APR or the actual interest rate of your card, please contact Barclays Infinite Card Enquiries on 0845 300 2670 (from the UK) or +44 1604 549 042 (International).

You must be aged 21 or over to apply for a Barclays Infinite credit card. Terms and Conditions apply to all Barclays Infinite services. Further details of Barclays Infinite services accompany each Barclays Infinite card issued. Alternatively, write to us at Barclays Infinite, PO Box 6476, Northampton NN4 1ZN, call 0845 300 2670\* or if overseas, contact +44 (0) 1604 549 042 or see our website [www.barclays.co.uk/infinite](http://www.barclays.co.uk/infinite).

**Available in Braille, large print or audio format by calling 0845 300 2670\* or +44 1604 549 042.**

\* Lines are open 7 days a week from 8am to 9pm. We want to provide you with excellent service, so we may monitor or record calls. Calls to 0845 numbers will cost no more than 4.5p per minute for BT customers (current at May 2011). The price on non-BT phone lines may vary. Calls to 0800 numbers are free if made from a UK landline.

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