

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

## SUMMARY BOX

<b>APR</b>	<b>Typical 17.9% APR (variable) From 17.9% APR to 24.9% APR</b>														
<b>Other Rates</b>	<b>Introductory Rates</b>	<b>Monthly Interest Rate</b>	<b>Annual Interest Rate</b>												
Purchases	N/A	1.385%	17.9%												
Cash Advances	N/A	2.207%	29.9%												
Balance Transfers	0% for 9 months on transfers made within 60 days of account opening (2.99% fee applies)	1.385%	17.9%												
<b>Interest Free Period</b>	<ul style="list-style-type: none"> <li>Maximum 46 days for purchases if you pay your balance in full and on time</li> <li>Up to 3 months interest free on all purchases from Thomas Cook stores</li> <li>No interest free period on cash advances, cheques or balance transfers</li> </ul>														
<b>Interest Charging Information</b>	<p>You will not pay interest on purchases if you pay in full and on time. Otherwise, the period over which interest is charged is as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: center; border-bottom: 1px solid black;">From</th> <th style="text-align: center; border-bottom: 1px solid black;">Until</th> </tr> </thead> <tbody> <tr> <td>Purchases *</td> <td style="text-align: center;">Transaction date</td> <td style="text-align: center;">Repaid in full</td> </tr> <tr> <td>Cash advances</td> <td style="text-align: center;">Transaction date</td> <td style="text-align: center;">Repaid in full</td> </tr> <tr> <td>Balance transfers (subject to any promotional offer)</td> <td style="text-align: center;">Date debited to your account</td> <td style="text-align: center;">Repaid in full</td> </tr> </tbody> </table> <p>No interest on Default Charges for 28 days from the date that you are given notice of the Default Charge. *Except for Thomas Cook in-store purchases</p>				From	Until	Purchases *	Transaction date	Repaid in full	Cash advances	Transaction date	Repaid in full	Balance transfers (subject to any promotional offer)	Date debited to your account	Repaid in full
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<b>Allocation of Payments</b>	<p>Payments you make will be applied to your account in the following order:</p> <ol style="list-style-type: none"> <li>Default Charges and interest on Default Charges</li> <li>Promotional balance transfers and fees including interest, fees and charges</li> <li>Thomas Cook in-store purchases including interest, fees and charges</li> <li>Standard rate purchases and balance transfers including interest, fees and charges</li> <li>Cash balance including interest, fees and charges</li> </ol>														
<b>Minimum Monthly Payment</b>	2.5% or £5 (whichever is greater) If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.														
<b>Amount of Credit</b>	Minimum credit limit of £250, maximum credit limit is subject to status. The maximum amount of cash you may withdraw is 50% of your credit limit.														
<b>Fees</b>	No annual fee														
<b>Charges</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Cash and cheques:</td> <td style="width: 50%;">2.99% (min. £2.99)</td> </tr> <tr> <td>Balance transfers</td> <td>2.99% (min £2.99)</td> </tr> <tr> <td>Copies of statements:</td> <td>£3.00</td> </tr> <tr> <td>Copies of transactions:</td> <td>£5.00</td> </tr> </table> <p>No handling fee on foreign currency and travellers' cheques in Thomas Cook stores only</p>			Cash and cheques:	2.99% (min. £2.99)	Balance transfers	2.99% (min £2.99)	Copies of statements:	£3.00	Copies of transactions:	£5.00				
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<b>Default Charges</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Late payment :</td> <td style="width: 50%;">£12</td> </tr> <tr> <td>Over credit limit :</td> <td>£12</td> </tr> <tr> <td>Returned payment:</td> <td>£12</td> </tr> </table> <p>You can avoid paying additional charges by staying within your credit limit and ensuring that your monthly payments are received on time.</p>			Late payment :	£12	Over credit limit :	£12	Returned payment:	£12						
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### Pay less interest by repaying more each month

The example below assumes the following:

- £1,000 purchase on 01 October 2008 and no further transactions made
  - Purchase is not an in-store Thomas Cook purchase
  - Typical rate of 17.9% APR variable is charged
  - Credit limit is not exceeded
- Minimum payment of 2.5% or £5 (whichever is greater) is made
  - Payment is made each month on payment due date
  - Excludes Payment and Purchase Protection Insurance

Monthly Payment	Minimum payment each month	£50 each month	£100 each month
How much interest will be charged in the first year?	£159.69	£139.26	£97.98
How much interest will be charged in the second year?	£140.04	£57.59	-
How long would it take to clear a balance?	17 years, 2 months	2 years, 1 month	1 year

#### Cancellation rights

You have a right to cancel this Agreement. This right will expire 14 calendar days after we post the card to you. Unless you cancel within this period you will be bound by this Agreement. If you wish to cancel this Agreement, please send written notice to Thomas Cook Credit Card, Customer Services, PO Box 6238, Basildon, SS14 9WY. If you cancel you will still need to repay any money already lent to you. Unless you repay this money in full within a month of cancellation, you may be required to pay interest or other charges under the terms of this Agreement.

If you would like this information in large print, Braille or audio format please call 0845 30 111 03.