

The Red Ribbon International Visa card : no annual fee, just 4.9% APR on balance transfers / MBNA International.

Contributors

MBNA Corporation

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THE RED RIBBON INTERNATIONAL VISA CARD

No Annual Fee

Just **4.9% APR** on
balance transfers

(fixed for six months from the
date your account is opened)

15.9% APR (variable)
on purchases



Now you can help us RAISE MORE with the credit card that GIVES YOU MORE



Anyone can contract HIV, not just specific sectors of society. The work of Red Ribbon International revolves around a series of campaigns the aim of which is to educate people, especially the young, on the dangers of HIV, how it is transmitted and how they can protect themselves. We work with secondary school pupils aged 15+ in schools around the UK, and provide them with the knowledge and skills necessary to make informed decisions about their health and lifestyle.

This ongoing campaign not only depends on volunteers, but also raising funds by donation – which is why the money raised by the Red Ribbon International Visa Card is so important to us.

- 70% of all new HIV cases reported are among young people aged between 13 and 26 years old
- Up to 8,500 people each day are diagnosed with HIV – the virus that leads to AIDS
- To date, our Visa Card has raised in excess of £116,000 to help fund our work.



APPLY for the Red Ribbon International Visa Card now, and raise funds as well as AIDS awareness

HOW Using our Card makes a difference

By changing to our Visa Card, you can raise essential funds for Red Ribbon International. As soon as you take out the Card we receive a donation from MBNA International Bank Limited, the credit card issuer, and a further donation every year your account remains open. What's more, every time you use your Card, they donate a percentage of your transaction. So while it **costs you nothing extra**, (there's no annual fee remember) it really does make a difference – our Visa Card is **already our second largest single source of income**.

See if you could SAVE with our low interest rates

By transferring the balance from existing credit or store cards at just **4.9% APR** (fixed for six months from your account opening), you could save up to **£326**. And a competitive **15.9% APR** (variable) on purchases helps make this one of the best value cards around.

The chart indicates interest savings the Customer could make over six months by transferring a balance to an MBNA account at the promotional rate of 4.9% APR. It is assumed that the average balance remains constant over six months and that the minimum payment is made each month. All figures are for illustration purposes only and assume that repayment is not made by Direct Debit. APRs shown assume the Customer is not in an initial or other promotional period. Different cards have different bases on and dates from which interest is calculated. The APRs shown in the table are, where appropriate, fee inclusive, are based on a £1,000 credit limit and assume that the holder only has the one card referred to, and is not a student. Where balance transfer rates are not publicly quoted, the normal rate for purchases has been assumed. For full details of MBNA interest rates and payment requirements see the enclosed terms and conditions. Written quotations available on request. Credit is available, subject to status, only to UK residents aged 18 or over. We may monitor under review telephone calls. All competitive data was correct as at 06/01/00. (Source: Moneyfacts). The Red Ribbon International Credit Card is issued by MBNA International Bank Limited, Registered Office: Stanfield House, Chester Business Park, Chester CH4 9QG. Registered in England Number 2730251.

Credit Cards	APR	£1,000	£2,000	£3,000
Barclaycard Platinum	17.9%	£79	£158	£237
Goldfish Visa Card	18.9%	£87	£175	£262
Debenhams Store Card	29.9%	£133	£265	£398
Red Ribbon Platinum Plus Visa Card	4.9%	£24	£48	£72
You could save up to		£109	£217	£326

Other ways you'll BENEFIT

As well as supporting us, the Card offers you a range of valuable benefits.*

- There's up to 59 days interest free on purchases, when you pay your balance in full and on time every month.
- Up to £1,000 Purchase Protection Insurance on most major items bought.

You'll also enjoy up to £250,000 FREE Travel Accident Insurance† (when you pay for your tickets in full on your Card).

- No liability if your card is lost or stolen, and emergency card replacement or cash within 48 hours, wherever you are in the world.
- Three FREE additional cards.

† See benefits brochure for full terms and conditions.

*Terms and Conditions Apply

Just fill in the application form opposite...

24/2/00

TERMS & CONDITIONS of the MBNA Credit Card and Credit Card Cheques



This is a copy of your Agreement we are obliged to give you under the Consumer Credit Act 1974.
Details of MBNA's Payment Protection Cover are also enclosed.
MBNA International Bank Ltd, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QQ.
Registered No. 2783251

Credit Agreement regulated by the
Consumer Credit Act 1974

IMPORTANT - YOU SHOULD READ THIS CAREFULLY - YOUR RIGHTS

The Consumer Credit Act 1974 covers this Agreement and lays down certain requirements for your protection which must be satisfied when the Agreement is made. If they are not, the Bank cannot enforce the Agreement against you without a court order. The Act also gives you a number of rights. You have a right to settle this Agreement at any time by giving notice in writing and paying off all amounts payable under the Agreement. If you have obtained unsatisfactory goods or services under a transaction financed by this Agreement, apart from any purchased out of a cash loan, you may have a right to sue the supplier, the Bank or both. Similarly, if the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the Bank. If you would like to know more about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

LOSS OR MISUSE OF CREDIT CARD

If the credit card is lost, stolen or misused by someone who obtained it without your consent, you may be liable for up to £50 of any loss to the Bank. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable for losses to the Bank after you have told it of the theft, etc.

1. DEFINITIONS

In this Agreement, unless the context otherwise requires:
Account means the credit card account held with us under this Agreement;
Additional Card means a Card issued for use by an Authorised User;
Additional Cheques means (if we introduce this service) Cheques provided for use by an Authorised User;
Agreement means the agreement made between us and you set out in these conditions as altered from time to time;
Authorised User means a person (not yourself) for whose use we issue an Additional Card and/or provide Additional Cheques;
Bank, we, us, ourselves means MBNA International Bank Limited and any person to whom any of its rights and/or responsibilities under this Agreement are transferred and any successor in business to it;
Card means any MBNA credit card which we issue from time to time under this Agreement;
Cardholder means you or any Authorised User;
Cash Advance means a Cash Transaction or Cheque Transaction;
Cash Transaction means any transaction under which cash or a cash substitute is obtained by use of a Card (with or without the PIN) or Card number, and the expression 'cash or a cash substitute' includes foreign currency, a traveller's cheque and a postal order, and excludes a balance transfer;
Cheque means any MBNA credit card cheque which we provide from time to time for drawing on the Account;
Cheque Transaction means any transaction in which a Cheque is used or any balance transfer;
Customer, you, yourself means the person in whose name the Account is held;
MBNA Group means the Bank, its subsidiary and parent undertakings, and any subsidiary undertaking of any of its parent undertakings;
Payment System means the payment system under which we issue a Card, and a reference to 'Payment System' includes a reference to any of the persons who own or operate the payment system;
Personal Information means any information obtained about you as a result of any application to or agreement with a member of the MBNA Group, and any information about the Account;
PIN means the personal identification number which we issue or approve for use with a Card;
Retail Transaction means any transaction (other than a Cash Advance) under which payment is made by use of a Card (with or without the PIN) or Card number;
Transaction means a Cash Advance or Retail Transaction;
Working Day means a day on which banks are generally open for all types of banking business in London.

2. AUTHORISED USERS

You may choose other persons to be Authorised Users. If you and any such person apply to us, we may issue an Additional Card and Additional Cheques for use by that person. You must ensure that each Authorised User complies with these conditions. We may disclose to any Authorised User any information relating to the Account.

3. TELEPHONE CALLS

We may record and/or monitor telephone calls made between us and any Cardholder or other person.

4. CARE OF THE CARD

- 4.1 You must make reasonable efforts to ensure that each Cardholder:
 - (a) signs the Card issued for his/her use immediately after receiving it;
 - (b) never allows another person to use the Card, Card number, Cheques or PIN provided or approved for his/her use;
 - (c) keeps the Card and Cheques safe and the Card number and PIN secret;
 - (d) never writes the PIN on the Card or on anything kept with it;
 - (e) never writes the PIN down without making a reasonable attempt to disguise it;
 - (f) destroys the notice of the PIN promptly after receiving it;
 - (g) only discloses the Card number to make (or try to make) a Transaction, to give notice under condition 11.1, or as we authorise; and
 - (h) complies with any reasonable instructions that we may give about the use and safekeeping of the Card, Card number, Cheques or PIN.

5. USE

- 5.1 The Card, Card number, Cheques and PIN must not be used:
 - (a) outside the validity period shown on the Card; or
 - (b) in a way that would result in the Account balance exceeding the credit limit.
- 5.2 We may return a Cheque unpaid or refuse to authorise a Transaction if:
 - (a) the amount would or might result in the Account balance exceeding the credit limit;
 - (b) (in the case of refusing to authorise a Transaction) the relevant telephone, computer, link or system is busy; or
 - (c) we reasonably believe that this action is necessary or desirable to enable us to comply with any requirement of the Payment System, law or good practice in the United Kingdom or elsewhere.
- 5.3 When we decide whether an amount would or might result in the Account balance exceeding the credit limit, we may take into account the amount of:
 - (a) any Transaction made;
 - (b) any interest and other charges due; and
 - (c) any authorisation given for a prospective Transaction, even if the amount is not yet debited.
- 5.4 A Retail Transaction or Cash Transaction cannot be stopped after it has been made.
- 5.5 Cheques may only be drawn in sterling. The Account cannot be used to pay any amount owed to us.
- 5.6 We will from time to time, for as long as this Agreement continues:
 - (a) renew a Card when it expires;
 - (b) if you ask, replace a damaged Card;
 - (c) provide further Cheques; and
 - (d) replace a Card and/or change the Card number and/or change the PIN, if we reasonably believe that the Card, Card number or PIN (as the case may be) is likely to be misused and that the replacement will not be misused, except as mentioned in condition 17.2(b).
- 5.7 We may issue a different type of Card from that requested, or replace a Card with a different type of Card (including a Card which operates under a different Payment System), if:
 - (a) you ask for a different type of Card which can be issued under this Agreement;
 - (b) you are not eligible for the type of Card that has been requested or issued; or
 - (c) an organisation endorses the type of Card that has been issued, and our arrangements with that organisation have ended or are about to end, except as mentioned in condition 17.2(b).
- 5.8 Cards and Cheques are our property.

6. DEBITS, CREDITS

- 6.1 We will debit to the Account the amount of:
 - (a) any Transaction, after the Payment System has notified us of it;
 - (b) any interest due under this Agreement, on the statement date; and
 - (c) any other charge due under this Agreement, on the date that it becomes due.
- 6.2 If a Retail Transaction or Cash Transaction is made in a currency other than sterling, the amount will be converted and debited to the Account in sterling. The sterling amount will be calculated by applying the exchange rate and commission. The exchange rate will be the wholesale market rate or the government mandated rate which the Payment System charges to us. The exchange commission will be 2.75%. Exchange rates may fluctuate, and the exchange rate when the Transaction is made may differ from the exchange rate used for conversion. The exchange rate shown on the statement will have been adjusted to take into account the commission.
- 6.3 We will credit the amount of a refund for a Transaction after we have received satisfactory evidence that the refund is due.

7. STATEMENTS

- 7.1 We will send to you one statement for each statement period in which there is a debit, credit or outstanding balance on the Account. We will normally send the statement within three working days after the statement date.
- 7.2 You must check all statements. If any item in a statement seems wrong, you must notify us of this in writing as soon as you can.

8. CREDIT LIMIT, MINIMUM PAYMENT, INTEREST AND OTHER CHARGES

- 8.1 We will from time to time choose the credit limit and notify you of this.
- 8.2 We will choose the first statement date. Later statement dates will fall approximately one month apart. If you ask, we may change the statement date.
- 8.3 Within 28 days after the relevant statement date, you must make either the minimum payment shown on the statement or any larger payment chosen by you, unless we allow a payment holiday under condition 9.4.
- 8.4 The minimum payment shown on the statement will be the greater of:
 - (a) 2% of the Account balance as shown on the statement; or
 - (b) £5, or the Account balance as shown on the statement if less than £5, except as mentioned in conditions 9.4, 10.5 and 10.6.
- 8.5 We will charge interest on the outstanding amount of:
 - (a) any Retail Transaction at 1.24% monthly, except as mentioned in condition 9.1;
 - (b) any Cash Advance:
 - (i) if made during the period of six months starting on the date of opening the Account, at 0.40% monthly during that period, and then at 1.24% monthly; and
 - (ii) in any other case, at 1.24% monthly; and
 - (c) any charge under condition 14.1 at 1.24% monthly.
- 8.6 We will charge a handling charge for a Cash Transaction of 1.5%, minimum £1.50, maximum £25.
- 8.7 This table shows how the APR depends on the type of Transaction, when interest is charged, and the credit limit.

	Cash Advances				
	Retail Transaction at any time	Cheque Transaction first six months	Cheque Transaction after six months	Cash Transaction first six months (including handling charge)	Cash Transaction after six months (including handling charge)
Credit limit	APR	APR	APR	APR	APR
£1,000	15.9%	4.9%	15.9%	6.5%	17.7%
£3,000	15.9%	4.9%	15.9%	5.8%	16.9%
£5,000	15.9%	4.9%	15.9%	5.5%	16.5%

- 8.8 The APR does not take into account any of the following alterations. We may from time to time:
 - (a) alter the interest rate on any item by notice published in at least three national daily newspapers; and
 - (b) alter the interest rate on any item, after any charge under this Agreement, and after the basis on which any interest is charged or any charge under this Agreement is made, by such notice in writing to you as is required by law, except as mentioned in condition 8.11. Where this is required by law, we will at the earliest opportunity inform you of a valid reason for altering any charge.
- 8.9 We may at any time reduce the interest rate on any item incurred during a promotional period by notice under condition 8.8(b). If we do this, we will charge interest on the outstanding amount of the item at the reduced rate during the promotional period, and then at the normal rate applying to the item. We may not remind you that the promotional period or reduced rate is about to end.
- 8.10 We will charge interest on the outstanding amount of:
 - (a) any handling charge at the rate then applying to the relevant Cash Transaction; and
 - (b) any interest at the rate then applying to the relevant Transaction or charge.
- 8.11 For the period of six months starting on the date of opening the Account, we will not increase the interest rate on any Cash Advance or on any handling charge.

9. INTEREST CALCULATION

- 9.1 We will not charge interest on the outstanding amount of a Retail Transaction shown on the latest statement if the whole Account balances as shown on the previous and latest statements are paid within 28 days after the relevant statement date.
- 9.2 We will charge interest on the outstanding amount of:
 - (a) a Retail Transaction (except as mentioned in condition 9.1), any Cash Transaction and handling charges, starting on the Transaction date and ending on the date of full payment; and
 - (b) a Cheque Transaction, charge under condition 14.1 and interest, starting on the date when the amount is first debited to the Account, and ending on the date of full payment.
- 9.3 We will charge interest on a daily basis both before and after any judgment.
- 9.4 We may at any time allow you to omit all or part of a minimum payment during the payment holiday specified in a notice under condition 15. If we do this, we will charge interest as if no payment holiday had been allowed, and we will not extend the period within which payment must be made in order to avoid interest on Retail Transactions.

10. PAYMENTS

- 10.1 You will be personally liable to pay us the amount of all Transactions and all interest and other charges due under this Agreement (except as mentioned in condition 11.3), even if:
 - (a) the Account balance exceeds the credit limit;
 - (b) the Card, Card number, Cheque or PIN is used in a way that is not authorised by this Agreement; or
 - (c) production, dispatch or delivery of the statement is prevented or delayed.
- 10.2 Any payment to us will take effect when credited to the Account.
- 10.3 Any amount credited to the Account will be applied in this order:
 - (a) the premium for optional Payment Protection Cover; charges under condition 14.1;
 - (b) interest on Cash Advances or on handling charges;
 - (c) interest on Retail Transactions or on charges under condition 14.1;
 - (d) handling charges; Cash Advances shown on any statement;
 - (e) Retail Transactions shown on any statement;
 - (f) Cash Advances not yet shown on any statement; and
 - (g) Retail Transactions not yet shown on any statement.
- 10.4 You must not withhold or set off payment under this Agreement because of any dispute between a Cardholder and another person about a Transaction, unless you have a legal right to do this.
- 10.5 You must pay us immediately:
 - (a) any amount by which the Account balance exceeds the credit limit;
 - (b) the amount of any Transaction made in breach of this Agreement; and
 - (c) the amount of any arrears under this Agreement.
- 10.6 All amounts outstanding under this Agreement will be payable on demand if:
 - (a) this Agreement ends;

Continued Overleaf...



APPLY for your card today

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974. Issued by MBNA International Bank Ltd, PO Box 1003, CHESTER CH4 9YZ



Please complete this form in BLOCK CAPITALS and black ink. If you need help to complete this form please call us on 0800 776 262

1. Your Name and Address

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other title

First name(s)

Surname

Address

Postcode

(If less than 3 years at the above address, please see reverse)

2. Choose Your Card

Please accept my request for: (tick one box only)



Red Ribbon Platinum Plus Visa Card ☐ B508 0082 I



Red Ribbon Visa Card ☐ B518 0082 G

3. Personal Details

Are You: A home owner? ☐ A tenant? ☐

Living with parents? ☐ Other?

Monthly payment mortgage/rent £

Time at present address years

Date of birth day month year

Home tel. no. (incl. STD)

4. Employment Details

Are You: Employed? ☐ Self-employed? ☐ Retired? ☐

Name of employer

(If self-employed state name of business. If retired state previous employment details)

Business address

Postcode

Business tel. no. (incl. STD)

Position

Time in present employment years

Gross annual income (Salary/Pensions/Investments) £

Total household income £

5. Other Borrowings

	Issuer/Lender (e.g. MBNA International Bank)	Credit Limit	Approx. Outstanding Balance
MasterCard		£	£
Visa Card		£	£
Other cards		£	£
Other borrowings		£	£

6. For Your Security

Before we discuss your account details over the phone, we will ask you for the following as a security measure.

Mother's maiden name

7. Additional Cardholder - a FREE Service

If you wish the Bank to issue a second card on your account for use by another person (e.g. your spouse), please complete this section.

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other Title

First name(s)

Surname

Date of birth day month year

8. Your Bank Details

Sort code - -

Time with bank years

Account number

Bank

Town

9. Payment Protection Cover

You can safeguard your payments against the effects of life's unpredictable events with our Payment Protection Cover. Premiums are calculated for each month at just 65p per £100 of your statement balance, protecting your payments should you become unable to work due to accident, sickness or unemployment. Life cover is also included, paying off your balance up to £15,000. You should be eligible for cover if you are aged 18 to 64, employed and not aware of any impending unemployment. If you'd like to take advantage of this valuable, low cost peace of mind, just tick the Yes box.

Yes ☐ No ☐

10. Principal Cardholder's Request and Declaration

IMPORTANT - DATA PROTECTION

Before you sign this Agreement you should read Condition 12 in the Terms & Conditions provided. You agree that we may process, use record and disclose Personal Information as described in Condition 12. We may make such enquiries as we consider necessary in connection with this or any future application to, or agreement with, us or any member of the MBNA Group. We may disclose information about any of your applications or agreements to any fraud avoidance scheme in which we participate or any credit reference agency which will keep details of searches and information about any accounts, including defaults. Such information may be shared with other businesses.

We may disclose information about you and your Agreement to the organisation sponsoring this programme for the purposes of identifying other products and services which may be relevant and of calculating the amount of any reward offered by such organisation.

You have certain rights to receive a copy of the Personal Information which we hold about you and to details of persons to whom we disclose your information. Please write to Compliance Manager, MBNA International Bank Limited, Chester Business Park, Wrexham Road, Chester CH4 9FB. A fee may be payable for this information.

We may write to you or call you about any request, application or agreement.

We may use Personal Information about you to contact you about other products and services.

If you do not wish to receive calls or e-mails from us about other products and services, please tick this box. ☐

If you do not wish to receive mail from us about other products and services, please tick this box. ☐

To improve the quality of our service, we may monitor and/or record telephone calls.

Please issue an MBNA Credit Card to me and, if applicable, to the person I have named as an Additional Cardholder. I confirm that the information given is true and complete. I have received a copy of and agree to be bound by the MBNA Credit Card Terms and Conditions and I understand that I am responsible for paying any balances due on my Credit Card Account. I understand that MBNA reserves the right to issue a Gold or a Standard Card which will have a lower credit limit.

YOUR RIGHT TO CANCEL

Once you have signed this Agreement you will have for a short time a right to cancel it. Exact details of how and when you can do this will be sent to you by post.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Customer

X

Date

X

IMPORTANT - DATA PROTECTION

Additional Cardholder(s)

By signing this Agreement you agree that we may process, use, record and disclose Personal Information about you as described in Condition 12 in the Terms & Conditions. We may use Personal Information about you to contact you about other products and services.

If you do not wish to receive calls or e-mails from us about other products and services, please tick this box. ☐

If you do not wish to receive mail from us about other products and services, please tick this box. ☐

Signature(s) of Additional Cardholder(s)

X

Date

X

If you have any questions, please call free on
0800 776 262 Lines are open 24 hours a day

NM-02-00-4781-AK

MOISTEN, FOLD & SEAL

BUSINESS REPLY SERVICE
Licence No. CS 231A

1



The Red Ribbon International Visa Card
Attn. Priority Request Dept.
MBNA International Bank Limited
FREEPOST
Chester
CH4 9RS

Previous home address, if less than three years at present address –

Address

 Postcode
Time at previous address – Years Months

FINANCIAL & RELATED CONDITIONS

for the MBNA Credit Card and Credit Card Cheques



IMPORTANT – YOU SHOULD READ THIS CAREFULLY – YOUR RIGHTS

The Consumer Credit Act 1974 covers this Agreement and lays down certain requirements for your protection which must be satisfied when the Agreement is made. If they are not, the Bank cannot enforce the Agreement against you without a court order. The Act also gives you a number of rights. You have a right to settle this Agreement at any time by giving notice in writing and paying off all amounts payable under the Agreement. If you have obtained unsatisfactory goods or services under a transaction financed by this Agreement, apart from any purchased out of a cash loan, you may have a right to sue the supplier, the Bank or both. Similarly, if the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the Bank. If you would like to know more about the protection and remedies provided under the Act, you should contact either your local Trading Standards Department or your nearest Citizens Advice Bureau.

LOSS OR MISUSE OF CREDIT CARD

If the credit card is lost, stolen or misused by someone who obtained it without your consent, you may be liable for up to £50 of any loss to the Bank. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable for losses to the Bank after you have told it of the theft, etc.

Set out in paragraphs 1-12 below are some of the provisions contained in Conditions 8 and 9 of the MBNA Credit Card Terms & Conditions. The other conditions referred to in those paragraphs and the applicable definitions can be found in those terms and conditions.

1. We will from time to time choose the credit limit and notify you of this.
2. We will choose the first statement date. Later statement dates will fall approximately one month apart. If you ask, we may change the statement date.
3. Within 28 days after the relevant statement date, you must make either the minimum payment shown on the statement or any larger payment chosen by you, unless we allow a payment holiday under condition 9.4.
4. The minimum payment shown on the statement will be the greater of:
 - (a) 2% of the Account balance as shown on the statement; or
 - (b) £5, or the Account balance as shown on the statement if less than £5, except as mentioned in conditions 9.4, 10.5 and 10.6
5. We will charge interest on the outstanding amount of:
 - (a) any Retail Transaction at 1.24% monthly, except as mentioned in condition 9.1;
 - (b) any Cash Advance:
 - (i) if made during the period of six months starting on the date of opening the Account, at 0.40% monthly during that period, and then at 1.24% monthly; and
 - (ii) in any other case, at 1.24% monthly; and
 - (c) any charge under condition 14.1 at 1.24% monthly.
6. We will charge a handling charge for a Cash Transaction of 1.5%, minimum £1.50, maximum £25.

7. This table shows how the APR depends on the type of Transaction, when interest is charged, and the credit limit:

	Cash Advances				
	Retail Transaction at any time	Cheque Transaction first six months	Cheque Transaction after six months	Cash Transaction first six months (including handling charge)	Cash Transaction after six months (including handling charge)
Credit limit	APR	APR	APR	APR	APR
£1,000	15.9%	4.9%	15.9%	6.5%	17.7%
£3,000	15.9%	4.9%	15.9%	5.8%	16.9%
£5,000	15.9%	4.9%	15.9%	5.5%	16.5%

8. The APR does not take into account any of the following alterations. We may from time to time:

- (a) alter the interest rate on any item by notice published in at least three national daily newspapers; and

- (b) alter the interest rate on any item, after any charge under this Agreement, and after the basis on which any interest is charged or any charge under this Agreement is made, by such notice in writing to you as is required by law, except as mentioned in condition 8.11. Where this is required by law, we will at the earliest opportunity inform you of a valid reason for altering any charge.

9. We will not charge interest on the outstanding amount of a Retail Transaction shown on the latest statement if the whole Account balances as shown on the previous and latest statements are paid within 28 days after the relevant statement date.

10. We will charge interest on the outstanding amount of:

- (a) a Retail Transaction (except as mentioned in condition 9.1), any Cash Transaction and handling charge, starting on the Transaction date, and ending on the date of full payment; and
- (b) a Cash Transaction, charge under condition 14.1 and interest, starting on the date when the amount is first debited to the Account and ending on the date of full payment.

11. We will charge interest on a daily basis both before and after any judgment.

12. We may at any time allow you to omit all or part of a minimum payment during the payment holiday specified in a notice under condition 15. If we do this, we will charge interest as if no payment holiday had been allowed, and we will not extend the period within which payment must be made in order to avoid interest on Retail Transactions.

Terms & Conditions Continued

- (b) you fail to make a payment in full on or before its due date;
(c) you commit any serious or repeated breach of this Agreement and, if the breach is remediable, it has not been remedied;
(d) a bankruptcy order is made against you, or you make a voluntary arrangement with your creditors; or
(e) you die.

10.7 Before we demand payment under condition 10.6, we will carry out any procedures required by law. If we demand payment under condition 10.6, we will inform you immediately of our reason.

11. LOSS, THEFT OR MISUSE

- 11.1 If:
(a) a Card or Cheque is lost or stolen;
(b) a person other than a Cardholder knows the PIN; or
(c) a Card, Card number, Cheque or PIN is for any other reason likely to be misused, you must:
(i) notify us of this as soon as you can by telephoning on 0800 062062 or from overseas +44 1244 672111 reversing the charges (24 hour service);
(ii) if we ask, confirm that notice within seven days in writing to MBNA International Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9HW; and
(iii) if the Cardholder keeps or recovers the Card, cut the Card in half and return it to us as soon as you can, unless the notice only concerns a Cheque.

11.2 The Card, Card number and PIN must not be used after we receive notice under condition 11.1(i), unless the notice only concerns a Cheque.

11.3 If you give notice under condition 11.1(i) as soon as you can, you will not be liable to us for loss arising from any use of the Card, Card number or PIN by another person not authorised by you (and not treated as authorised by you), except as mentioned in conditions 11.4 and 11.5.

11.4 You will be liable to us in full for loss arising from any use of a Card by a person who acquired possession of the Card with your consent, except use made after we receive notice under condition 11.1(i).

11.5 You will be liable to us in full if you or any Authorised User act fraudulently. You may be liable to us in full if you or any Authorised User act with gross negligence. If you or any Authorised User do not comply with a requirement under condition 4, that may be gross negligence.

11.6 You must make reasonable efforts to ensure that each Cardholder whom we ask:
(a) gives us all information that he/she has about anything notified under condition 11.1;
(b) gives us any other information for which we may reasonably ask to help us recover our property and investigate the matter; and
(c) reports the matter to the police.

11.7 We may disclose to the police any information which we reasonably believe may be relevant.

12. PERSONAL INFORMATION

12.1 In this condition **Personal Information** means information:
(a) we obtain from you or already hold about you;
(b) we receive from enquiries we make in connection with any application to, or agreement with, us or any member of the MBNA Group;

(c) we receive from searches made by us or any member of the MBNA Group in your name with credit reference agencies, insurance claims registers or fraud avoidance schemes;
(d) about any account or policy which you, or a member of your household, holds with or through us; and
(e) we receive from anyone permitted to give information about you to us or any member of the MBNA Group.

12.2 We shall process and record Personal Information about you. We may use automated decision-making systems to process and record Personal Information. We will retain your Personal Information for only as long as is required by law.

12.3 We shall use Personal Information to:
(a) assess applications for credit or other financial services from you, or another member of your household;
(b) manage accounts and policies and make decisions on questions arising under any application, agreement or correspondence which you may have with us;
(c) conduct, monitor and analyse our business; and
(d) (unless you tell us that you prefer not to receive direct marketing) contact you about other products and services which we consider may be of interest to you. We may contact you by post, telephone or other means.

12.4 In order to process, record and use Personal Information we may disclose it to:
(a) any person working for us (including any member of the MBNA Group), for any of the purposes in Condition 12.3;
(b) (where you arrange insurance through us) that insurer;
(c) any organisation which endorses any of our products which you hold;
(d) any guarantor of any agreement between you and us;
(e) any relevant Payment System;

(f) any person to whom we propose to transfer any of our rights and/or responsibilities under any agreement we may have with you;
(g) comply with any legal or regulatory requirement of us, or any member of the MBNA Group, in any country;
(h) any fraud avoidance scheme in which we participate; and
(i) anyone to whom you authorise us to give Personal Information.

12.5 We will disclose Personal Information about you to credit reference agencies when we search their records about you. The credit reference agencies will record details of our searches. We will also disclose information about any account, including any details, which you hold with us, or any member of the MBNA Group, to credit reference agencies. The agencies will share the search details and account information with other businesses so that they might:

(a) assess applications for credit and related services and manage accounts with you or a member of your household;
(b) prevent, detect or prosecute fraud and other crime; and
(c) recover debts.

Please write to the Compliance Manager, MBNA International Bank Limited, Chester Business Park, Wrexham Road, Chester CH4 9HB if you would like details of the credit reference agencies or the fraud avoidance schemes with which we share information.

12.6 In order to process, use, record and disclose Personal Information we may need to transfer such information outside the United Kingdom. We are responsible for ensuring that Personal Information continues to be adequately protected during the course of any such transfer.

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13. OPTIONAL PAYMENT PROTECTION COVER

13.1 If you cancel this Agreement, we will cancel any Payment Protection Cover which you have taken through us for this Agreement.

13.2 If the insurer pays a claim under any Payment Protection Cover covering this Agreement, the payment must be credited to the Account.

14. CHARGES FOR BREACH

14.1 We may charge (to cover our costs):
(a) £15 each time a payment is not made in full within one day after its due date;

(b) £15 each time an MBNA credit card cheque or a cheque, direct debit or other term for payment under this Agreement is unpaid;
(c) £15 each statement date on which the Account balance exceeds the credit limit (after taking into account any terms not yet shown on any statement); and

(d) the amount of any other losses and reasonable costs which we incur as a result of your breach of this Agreement. These will include (but not be limited to) costs of tracing you, notifying you of the breach, communicating with you about the breach, and enforcing payment of any amount due under this Agreement.

14.2 Any charge under condition 14.1 will be in addition to any interest and other charges due under this Agreement.

15. ALTERATIONS

15.1 We may make alterations under condition 8.8. We may also from time to time:
(a) introduce any charge;

(b) alter or introduce any characteristic of a service supplied under this Agreement, if we have a valid reason; and
(c) alter or introduce any other term of this Agreement;

by such notice in writing to you as is required by law.

16. ENDING THIS AGREEMENT

16.1 We may end this Agreement at any time:
(a) by giving reasonable notice in writing to you; or

(b) without notice if we have a valid reason. In this case, we will inform you immediately that we have ended this Agreement and of our reason.

16.2 Before we end this Agreement, we will carry out any procedures required by law. If we end this Agreement, we may keep any Card or (if we ask) you must cut all Cards and unused Cheques in half and return them to us as soon as you can.

16.3 You may end this Agreement at any time by giving notice of this in writing to us, cutting all Cards and unused Cheques in half, and enclosing them with the notice.

16.4 The Card, Card number, Cheques and PIN must not be used after this Agreement ends.

16.5 After this Agreement ends, you will still be personally liable to pay all amounts which are due (or may become due) to us under this Agreement.

17. STOPPING THE CARD

17.1 We will stop the Card, Card number and PIN if we receive notice under condition 11.1 (c) (i).

17.2 We may at any time:
(a) stop, suspend or restrict any Card, Card number, PIN, or any function of them; or

(b) decide not to do anything mentioned in condition 5.6 or 5.7, in relation to any relevant Cardholder if we have a valid reason.

17.3 Before we take any action under condition 17.2, we will carry out any procedures required by law. If we take any action under condition 17.2, we will inform you immediately of our action and our reason.

17.4 If we stop or suspend a Card, we may keep the Card or (if we ask) you must cut the Card in half and return it to us as soon as you can.

17.5 You or the relevant Authorised User may at any time:
(a) stop an Additional Card; and

(b) stop any Additional Cheques provided for use by that Authorised User, by giving notice of this in writing to us, cutting in half the Card and unused Cheques provided for use by that Additional Cardholder, and enclosing them with the notice.

17.6 The Card, Card number, PIN, and any function of them must not be used after it is stopped, while it is suspended, or contrary to any restriction.

18. CHANGE OF NAME OR ADDRESS, NOTICES

18.1 If any Cardholder changes his/her name, or you change your address, you must notify us of this as soon as you can.

18.2 We will send any written notice or demand to you at your address last known to us. You will be treated as having received the notice or demand, even if you were away or had moved or had died when it was delivered (or returned as undeliverable).

18.3 You must send any written notice to us at the address shown in condition 11.1 (c) (i).

19. GENERAL

19.1 Even if you have no right to cancel this Agreement under the Consumer Credit Act 1974, you will have the same right to cancel this Agreement, and the same responsibilities if you cancel this Agreement, as if you have a right to cancel this Agreement under the Act.

19.2 Your responsibilities under this Agreement will not be secured by any security which you have already given to us or may in the future give to us.

19.3 We may arrange for any other person to carry out our rights and/or responsibilities under this Agreement.

19.4 We will not be liable to carry out any of our responsibilities under this Agreement if this is prevented or delayed directly or indirectly by:

(a) any fault in any machine, data processing system or transmission link;
(b) any industrial dispute; or
(c) anything outside the reasonable control of ourselves, our agents or subcontractors.

19.5 We will not be liable to any Cardholder for:
(a) any refusal or delay by any other person to accept the Card, Card number or PIN, or to take any Cheque; or
(b) the way in which any other person communicates that refusal or delay, or communicates any refusal to authorise a Transaction.

19.6 If we do not insist on any of our rights under this Agreement, we may still insist on that right later.

19.7 We may transfer any of our rights and/or responsibilities under this Agreement at any time. The transfer will not reduce your rights or increase your responsibilities under this Agreement unless you agree otherwise. You may not transfer any of your rights or responsibilities under this Agreement.

19.8 Each provision in this Agreement may be separated from each other provision. If at any time any provision in this Agreement is or becomes invalid, illegal or unenforceable, this will not affect any of its other provisions.

19.9 This Agreement is governed by and interpreted under English law. Legal proceedings in connection with this Agreement may be taken in English courts.

HOW DOES PAYMENT PROTECTION COVER WORK?

AM I ELIGIBLE FOR COVER?

Provided You are the first named person on Your Credit Card Account You can apply for insurance if, at the start of Your cover, You are: over 18 and under 65. You are not receiving State pension. You are at Work other than Temporary Work (not absent due to sickness or injury). You have applied for the insurance and have agreed to pay the monthly premiums. If You are absent from Work due to sickness or accident on the Start Date Your cover will start when You return to Work provided this is within 30 days of the Start Date.

WHAT IS COVERED?

Unemployment, Disability and Death.
One Monthly Benefit is payable if:

• You are DISABLED for more than 30 days and for each period of 30 days thereafter. This will continue until Your period of Disability ends or Your Outstanding Balance at the date You became Disabled is cleared; whichever happens first.

• You are UNEMPLOYED for more than 30 days and for each period of 30 days thereafter. This will continue until Your period of Unemployment ends, Your Outstanding Balance at the date You knew You would become Unemployed is cleared, or a total of 12 full Monthly Benefits have been made for any one claim, whichever happens first.

In the event of Your DEATH, the Insurers will pay the Outstanding Balance, less any debts or associated interest and costs, on Your Account, up to a maximum of £15,000.

WHAT ISN'T COVERED?

Payment Protection Cover offers a wide range of benefits at low cost. The principal exclusions are:
Disability or Unemployment resulting from war or similar risks; self-inflicted injuries; pregnancy or childbirth unless there is a Medical Complication, alcohol or drug abuse.

Disability resulting from:
• pre-existing medical conditions which you knew about at the Start Date or which You had arranged to see a Doctor about during the 12 months before the Start Date;

• backache or related conditions without radiological evidence of medical abnormality from a Doctor;
• mental disorders, including stress or stress-related conditions, unless diagnosed by, and requiring a continued course of treatment by a Specialist.

Unemployment:
• You become aware of within the first 90 days of Your insurance;

• which is normal, regular or seasonal or which You knew to be impending at the Start Date;
• which is voluntary or arises from dismissal because of misconduct;

• after the expiry of some fixed-term contracts or the end of Temporary Work;
• during any period for which You receive payment instead of notice;

• if You are Self-Employed unless You are insolvent.

WHAT ELSE SHOULD I KNOW?

Monthly Benefit means: 3% of Your Outstanding Balance at the start of Your Disability or the date You know You will become Unemployed. The Monthly Benefit will not be less than £10 or more than £1,000.

PAYMENT PROTECTION INSURANCE ANTI-FRAUD REGISTER

Insurers share information with each other to prevent fraudulent claims via a Register of Claims. A list of participants and the name and address of the operator are available from the Insurer on request. In the event of a claim, any information You have supplied relevant to this insurance and at the time of the claim, together with other information relating to the claim will be provided to the Register.

WHEN DOES INSURANCE AND BENEFIT END?

Insurance will end if either of the following happens:
• You do not pay the premiums when they are due;

• the insurance is cancelled by the Insurers or the Bank.
Insurance and all benefit payments will end if any of the following happens:

• Your Account is closed;
• The right to the Account repayment is transferred to a third party;

• You reach age 65;
• You die;

• You retire from Work, or start to receive a State pension;

• You make a fraudulent claim.

There is a choice of law applicable to this insurance, but unless the Insurers agree otherwise, English law will apply. The Policyholders Protection Act 1975, as amended, may provide compensation if the Insurers are unable to meet their liabilities under this insurance. Full details are available on request.

MBNA International Bank Limited has arranged this insurance as agent for London & Edinburgh and for whom London & Edinburgh take responsibility for the advice provided and for arranging the insurance. MBNA has undertaken to comply with the Association of British Insurers Code of Practice for the Selling of General Insurance. A copy of the Code of Practice is available for inspection upon request.

If You have any problem regarding this insurance, please contact: Head of Insurance, MBNA International Bank Limited, Chester Business Park, Chester CH4 9HW or call 0800 062 621 or contact MBNA Claims Department at London & Edinburgh, Department 315, Norwich Union House, Station Road, Cheshire SK3 7AA or call 0800 731 9883.

If this does not resolve Your problem You may write to: The Chief Executive, The Warren, Worthing, West Sussex BN14 9QD. In the interest of their customers, London & Edinburgh may monitor or record telephone calls.

If You are still dissatisfied You may refer to either: The Insurance Ombudsman Bureau, 135 Park Street, London SE1 9EA or The Association of British Insurers at 51 Gresham Street, London EC2V 7HQ. Your legal rights are not affected by these procedures.

The Insurers are: London and Edinburgh Insurance Company Limited, Registered in England No. 924430, Member of the Insurance Ombudsman Bureau and Norwich Union Life & Pensions Limited, Registered in England No. 3253947. Both have their Registered Office at 8 Surrey Street, Norwich NR1 3NG and both are members of the Association of British Insurers.

Please note:
Conditions of cover may be different if Your Work status is Self-Employed or fixed-term contract. The Insurers have the right to alter the rate of monthly premium or the terms and conditions of the insurance. However this will not be done without 30 days written notice. This is a summary of cover only. A specimen certificate is available on request and a Certificate of Insurance will be issued to You should You take advantage of Payment Protection Cover. You then have 30 days to cancel cover without charge providing You have not made a claim.

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THE RED RIBBON INTERNATIONAL VISA CARD

No Annual Fee

Just **4.9% APR** on
balance transfers
(fixed for six months from the
date your account is opened)

15.9% APR (variable)
on purchases

