

The credit card that makes a difference : 1.9% APR balance transfer rate (fixed for 6 months) / MBNA International.

Contributors

MBNA Corporation

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the
credit
card
that
makes
a
difference

1.9%
APR

balance transfer rate (fixed for five months)

15.9%
APR

variable (on retail transactions)



the card that could save you money...

Simply by transferring the outstanding balance from your other credit or store cards, you could, in fact, save up to £340 (see the comparison table opposite). As soon as your account is open, just call our Customer Satisfaction Helpline, available 24 hours a day, 365 days a year, and we'll organise it for you.

a great rate for you

Just **1.9% APR** for balance transfers, fixed for five months from the date your account is opened. For retail purchases, you'll enjoy a competitive **15.9% APR** (variable) with up to 59 days interest free on purchases, when you pay your balance in full and on time each month. Plus, with a personal credit limit of up to £50,000, it gives you the financial freedom and flexibility you deserve.

no annual fee

Some of our competitors charge you a fee for using their cards. With the Red Ribbon International Platinum Plus Visa Card, there is no annual fee.



plus the service you deserve

The Red Ribbon International Platinum Plus Visa Card offers a superior range of benefits, including free Travel Accident Insurance,* free Purchase Protection Insurance,* a free credit card cheque book and an excellent package of discounts on travel, gifts and motoring services from such big names as RAC Motoring Services and Interflora.**

global expertise

MBNA Europe Bank Limited is part of MBNA Corporation which is the world's largest independent credit card lender with more than 45 million Customers worldwide.

welcome throughout the world

Your Red Ribbon International Visa Card is accepted at over 17 million outlets and more than 400,000 cash machines worldwide, wherever you see the Visa symbol. And should you lose your card, we can replace it, and supply you with emergency cash, within 48 hours, wherever you are in the world.

* Terms and conditions apply to all free insurances. Details will be sent with your card.

** Details of these benefits will be in your Benefits brochure sent with your card.

...and make a difference

HIV doesn't discriminate

Here's your opportunity to make a big difference and help a very worthwhile charity. HIV doesn't discriminate. It can infect anybody, any time. And the results are devastating.



The aim of Red Ribbon International is to see that HIV affects as few people as possible. We strive to do this through education. By working with teenagers across the country, supplying facts and information, we enable them to make informed choices regarding their health and lifestyles.

With a Red Ribbon International Visa Card, you can help us make a difference to the young people in your community.

When you open your Red Ribbon International Visa Card account, we receive a donation from the card issuers, MBNA Europe Bank Limited, at no extra cost to you, and a further contribution each year that you continue to use your account. What's more, whenever you use the card for retail purchases, MBNA donates a percentage to us.

These donations are vital in helping us make a difference with our work.

see if you could save up to £340 on balance transfers

Credit Cards	APR	£1,000	£3,000	£5,000
Barclays Bank Barclaycard Platinum	17.4%	£67	£202	£337
Marks & Spencer	18.9%	£73	£218	£363
Co-operative Bank Gold Card	19.8%	£76	£228	£380
Red Ribbon International Platinum Plus Visa Card	1.9%	£8	£24	£40
you could save up to.....		£68	£204	£340

This chart indicates interest savings the Customer could make over five months by transferring a balance to an MBNA account at the promotional rate of 1.9% APR. It is assumed that the average balance remains constant over five 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. The Credit Card is issued by MBNA Europe Bank Limited, Registered Office, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QQ. Registered in England Number 2783251. Other than MBNA, 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, based on a credit limit of £1,000 and assume that the holder only has the one card referred to, and is not a student. For full details of MBNA interest rates and payment requirements see the enclosed Terms & Conditions. Written quotations available on request. Credit is available, subject to status, only to UK residents aged 18 or over. Telephone calls may be monitored and/or recorded. All competitive data was correct as at 01/03/01. Balances on existing MBNA accounts cannot be transferred at the promotional rate.

return your application today

Simply complete the Application Form attached, then fold, seal and return it to MBNA.
You can call FREE for more information on

0800 776 262



CREDIT AGREEMENT regulated by the Consumer Credit Act 1974

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

This leaflet contains a full set of the Terms & Conditions of the MBNA Credit Card and Credit Card Cheques referred to on the back of your application.

Details of MBNA's Payment Protection Cover are also enclosed.
MBNA Europe Bank Ltd, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QD. Registered No. 2783251.



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 which take place after you have told it of the theft, etc.

1. FINANCIAL AND RELATED PARTICULARS

- 1.1 We will from time to time choose the credit limit and notify you of this.
- 1.2 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.
- 1.3 By the payment due date shown on the relevant statement, you must make at least the minimum payment shown on the statement, unless we allow a payment holiday under condition 2.4.
- 1.4 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 2.4, 3.5 and 3.6.
- 1.5 We will charge interest on the outstanding amount of:
 - (a) any Retail Transaction at 1.2408% monthly, except as mentioned in condition 2.1;
 - (b) any Cash Transaction, Cheque Transaction or any Balance Transfer;
 - (i) if made during the period of five months starting on the date of opening the Account, at 0.1610% monthly during that period, and then at 1.2408% monthly; and
 - (ii) in any other case, at 1.2408% monthly; and
 - (c) any charge under condition 13.1 at 1.2408% monthly.
- 1.6 We will charge a handling charge for a Cash Transaction and/or a Cheque Transaction of 1.5% of the amount of the Cash Transaction or Cheque Transaction, minimum £2, maximum £25.
- 1.7 This table shows how the APR depends on the type of Transaction, when interest is charged, and the credit limit.

Credit limit	Cash Advances				
	Retail Transaction at any time	Balance Transfer first five months	Balance Transfer after five months	Cash or Cheque Transaction first five months (including handling charge)	Cash or Cheque Transaction after five months (including handling charge)
	APR	APR	APR	APR	APR
£1,000	15.9%	1.9%	15.9%	3.5%	17.7%
£3,000	15.9%	1.9%	15.9%	2.8%	16.9%
£5,000	15.9%	1.9%	15.9%	2.5%	16.5%

- 1.8 The APR does not take into account any of the following alterations. We may from time to time: alter the interest rate on any item, after any charge under this Agreement, and alter 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 1.11. Where this is required by law, we will at the earliest opportunity inform you of a valid reason for altering any charge.
- 1.9 We may at any time reduce the interest rate on any item incurred during a promotional period by notice under condition 1.8. 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 or has ended.
- 1.10 We will charge interest on the outstanding amount of:
 - (a) any handling charge at the rate then applying to the relevant Cash Transaction or Cheque Transaction; and
 - (b) any interest at the rate then applying to the relevant Transaction or charge.
- 1.11 For the period of five months starting on the date of opening the Account, we will not increase the interest rate on any Cash Transaction, Cheque Transaction, Balance Transfer or on any handling charge.

2. INTEREST CALCULATION

- 2.1 We will not charge interest on the outstanding amount of a Retail Transaction shown on the latest statement, if the whole Account balance as shown on the previous and latest statements is paid by the payment due date on the relevant statement.
- 2.2 We will charge interest on the outstanding amount of any Retail Transaction (except as mentioned in condition 2.1), Cash Transaction, Cheque Transaction, Balance Transfer, charges under condition 13.1, handling charges and interest starting on the transaction date and ending on the date of full payment.
- 2.3 We will charge interest on a daily basis both before and after any judgment.
- 2.4 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 14. 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.

3. PAYMENTS

- 3.1 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 10.3), 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.
- 3.2 Any payment to us will take effect when it is credited to the Account.
- 3.3 Any amount credited to the Account will be applied in this order:
 - (a) the premium for optional Payment Protection Cover;
 - (b) charges under condition 13.1;
 - (c) interest on any Cash Transaction, Cheque Transaction and/or Balance Transfer, or on handling charges;
 - (d) interest on Retail Transactions or on charges under condition 13.1;
 - (e) handling charges; Cash Transactions, Cheque Transactions and/or Balance Transfers shown on any statement;
 - (f) Retail Transactions shown on any statement;
 - (g) Cash Transactions, Cheque Transactions and/or Balance Transfers not yet shown on any statement; and
 - (h) Retail Transactions not yet shown on any statement.
- 3.4 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.
- 3.5 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.
- 3.6 All amounts outstanding under this Agreement will be payable on demand if:
 - (a) this Agreement ends;
 - (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.
- 3.7 Before we demand payment under condition 3.6, we will carry out any procedures required by law. If we demand payment under condition 3.6, we will inform you immediately of our reason.
- 3.8 All payments must be made in sterling.

4. AUTHORISED USERS

You may choose other persons to be Authorised Users or have an Authorised User removed from your Account. If you and any such person apply to us, we may issue a Card, Cheques and a PIN 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.

5. TELEPHONE CALLS

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

6. CARE OF THE CARD

- 6.1 You must make reasonable efforts to ensure that each Cardholder:
 - (a) signs the Card issued for their use immediately after receiving it;
 - (b) never allows another person to use the Card, Card number, Cheques or PIN, or tells another person the PIN;
 - (c) destroys the notice of the PIN promptly after receiving it and never writes the PIN down; and
 - (d) only discloses the Card number and any security details on your Account to make (or try to make) a Transaction.

7. USE

- 7.1 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.
- 7.2 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.
- 7.3 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.
- 7.4 A Retail Transaction, Cash Transaction or Balance Transfer cannot be stopped after it has been made.
- 7.5 Cheques may only be drawn in sterling. The Account cannot be used to pay any amount owed to us.
- 7.6 We may from time to time, for as long as this Agreement continues:
 - (a) renew a Card when it expires unless we choose not to do so and notify you of this;
 - (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; except as mentioned in condition 16.2(b).
- 7.7 We may from time to time 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;
 - (c) you are eligible for a different type of Card under this Agreement; or
 - (d) an organisation endorses the type of Card that has been issued, and our arrangements with that organisation have ended or are about to end.
- 7.8 Cards and Cheques are our property.

8. DEBITS, CREDITS

- 8.1 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.
- 8.2 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 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 reflect the commission.
- 8.3 We will credit the amount of a refund for a Transaction after we have received satisfactory evidence that the refund is due.

9. STATEMENTS

- 9.1 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.
- 9.2 You must check all statements. If any item in a statement seems wrong, you must notify us of this as soon as you can.

10. LOSS, THEFT OR MISUSE

- 10.1 If:
 - (a) a Card or Cheque is lost or stolen or someone else finds out what the PIN is; or
 - (b) 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 062 062 or from overseas +44 1244 672 111 reversing the charges if applicable (24 hour service);
 - (ii) if we ask, confirm that notice within seven days in writing to MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WW; and
 - (iii) cut the Card in half and return it to us as soon as you can, unless the notice only concerns a Cheque.
- 10.2 The Card, Card number, PIN and Cheque must not be used after we receive notice under condition 10.1(b)(i).
- 10.3 If you give notice under condition 10.1(b)(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 10.4 and 10.5.
- 10.4 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.
- 10.5 You will be liable to us in full if you or any Authorised User act dishonestly or with gross negligence.
- 10.6 You must make reasonable efforts to ensure that each Cardholder whom we ask:
 - (a) gives us all information for which we may reasonably ask to help us recover our property and investigate the matter; and
 - (b) reports the matter to the police.
- 10.7 We may disclose to the police any information which we reasonably believe may be relevant.

11. PERSONAL INFORMATION

- 11.1 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 prevention agencies;
 - (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.
- 11.2 We shall process and record Personal Information about you. We shall 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.



Application Form



Please complete all sections in blue or black ink and in block capitals. Return the entire form to us - no stamp required.

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974.



Issued by MBNA Europe Bank Ltd, PO Box 1003, CHESTER CH4 9RS.
If you have any questions or need help in filling in this application form,
you'll find a helpful voice on our 24 hour Customer Satisfaction Helpline
FREEPHONE 0800 776 262.

1. YOUR NAME AND HOME ADDRESS

Mr Mrs Miss Ms Other Title

First name

Surname

Current Address

Postcode

(If less than 3 years at the above address, please supply previous home address details for the past 3 years)

Address

Postcode

Time at previous address

years

months

2. REQUEST YOUR CARD

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

MBNA Platinum Plus Visa Card

HF 430082T

Red Ribbon Platinum Plus Visa Card

HK 580082H

Red Ribbon Visa Card

HK 630082K

3. PERSONAL DETAILS

Are You: A home owner?

A tenant?

Living with parents?

Other?

Marital Status:

Single

Married

Divorced

Other

Monthly payment mortgage/rent

£

00

Time at present address

years

months

Date of birth

day

month

year

Home tel. no. (incl. STD)

4. EMPLOYMENT DETAILS

Are You: Employed?

Self-employed?

A graduate?

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

months

Gross annual income

£

00

(Salary/Pensions/Investments)

Total household income

£

00

5. OTHER BORROWINGS

Issuer/Lender (e.g. MBNA Europe Bank)	Credit Limit	Approx. Outstanding Balance
MasterCard	00	00
Visa Card	00	00
Other cards	00	00
Other borrowings	00	00

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. YOUR BANK DETAILS

Sort code

Account Number

Time with Bank

years

months

Bank

Town

8. 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

Surname

Date of birth

day

month

year

9. PAYMENT PROTECTION COVER

Safeguard your payments against life's unpredictable events with our Payment Protection Cover for just 68 pence per £100 of your statement balance.

Payment Protection Cover is designed to protect your ability to make repayments to your MBNA credit card in the event that you are unable to work due to accident, sickness or involuntary unemployment. Valuable life cover, up to £15,000, is also included. We strongly recommend that you take out this cover. For cover, 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 11 in the Terms & Conditions provided. You agree that we may process, use, record and disclose Personal Information as described in Condition 11. You agree that 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. You agree that we may disclose information about any of your applications or agreements to fraud prevention or credit reference agencies which will keep details of searches and information about any accounts, including defaults. Such information will be shared with other organisations. You have a right to receive details of fraud prevention and credit reference agencies to whom we disclose Personal Information.

You also have certain rights to receive a copy of the Personal Information which we hold about you, for which a fee will be payable. Please write to Compliance Manager, MBNA Europe Bank Limited, Chester Business Park, Wrexham Road, Chester CH4 9FB.

We shall 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.

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 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

day

month

year

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 11 in the Terms & Conditions. You agree that we may use Personal Information about you to contact you about other products and services. To improve the quality of our service, we may monitor or record telephone calls.

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

day

month

year



The Red Ribbon International Visa Card
MBNA Europe Bank Limited
PO Box 6340
Harlow
ESSEX
CM19 5GS

FOLD HERE

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 £0 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 which take place after you have told it of the theft, etc.

Set out in paragraphs 1-15 below are some of the provisions contained in Conditions 1 and 2 of the MBNA Credit Card Terms & Conditions. The other conditions referred to in these paragraphs and the applicable definitions can be found in those Terms & 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 By the payment due date shown on the relevant statement, you must make at least the minimum payment shown on the statement, unless we allow a payment holiday under condition 2.4.

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 2.4, 3.5 and 3.6.

5 We will charge interest on the outstanding amount of:

- (a) any Retail Transaction at 1.2408% monthly, except as mentioned in condition 2.1;

- (b) any Cash Transaction, Cheque Transaction or any Balance Transfer:

- (i) if made during the period of five months starting on the date of opening the Account, at 0.1610% monthly during that period, and then at 1.2408% monthly; and
(ii) in any other case, at 1.2408% monthly; and

- (c) any charge under condition 13.1 at 1.2408% monthly.

6 We will charge a handling charge for a Cash Transaction and/or a Cheque Transaction of 1.5% of the amount of the Cash Transaction or Cheque Transaction, minimum £2, maximum £25.

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

	Retail Transaction at any time	Cash Advances			
		Balance Transfer first five months	Balance Transfer after five months	Cash or Cheque Transaction first five months (including handling charge)	Cash or Cheque Transaction after five months (including handling charge)
Credit limit	APR	APR	APR	APR	APR
£1,000	15.9%	1.9%	15.9%	3.5%	17.7%
£3,000	15.9%	1.9%	15.9%	2.8%	16.9%
£5,000	15.9%	1.9%	15.9%	2.5%	16.5%

8 The APR does not take into account any of the following alterations. We may from time to time: alter the interest rate on any item, alter any charge under this Agreement, and alter 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 1.11. Where this is required by law, we will at the earliest opportunity inform you of a valid reason for altering any charge.

9 We may at any time reduce the interest rate on any item incurred during a promotional period by notice under condition 1.8. 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 or has ended.

10 We will charge interest on the outstanding amount of:

- (a) any handling charge at the rate then applying to the relevant Cash Transaction or Cheque Transaction; and

- (b) any interest at the rate then applying to the relevant Transaction or charge.

11 For the period of five months starting on the date of opening the Account, we will not increase the interest rate on any Cash Transaction, Cheque Transaction, Balance Transfer or on any handling charge.

12 We will not charge interest on the outstanding amount of a Retail Transaction shown on the latest statement, if the whole Account balance as shown on the previous and latest statements is paid by the payment due date on the relevant statement.

13 We will charge interest on the outstanding amount of any Retail Transaction (except as mentioned in condition 2.1), Cash Transaction, Cheque Transaction, Balance Transfer, charges under condition 13.1, handling charges and interest starting on the transaction date and ending on the date of full payment.

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

15 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 14. 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

11.3 We shall use Personal Information to:

- assess applications for credit or other financial services from you, or another member of your household;
- manage accounts and policies and make decisions on questions arising under any application, agreement or correspondence which you may have with us;
- conduct, monitor and analyse our business; and
- (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.

11.4 In order to process, record and use Personal Information, we shall disclose it to any or all of the following:

- any person working for us (including any member of the MBNA Group), for any of the purposes in condition 11.3;
- (where you arrange insurance through us) that insurer;
- any organisation which endorses any of our products which you hold;
- any guarantor of any agreement between you and us;
- any relevant Payment System;
- any person to whom we propose to transfer any of our rights and/or responsibilities under any agreement we may have with you;
- anyone to whom you authorise us to give Personal Information; and
- to comply with any legal or regulatory requirement of us, or any member of the MBNA Group, in any country.

11.5 We shall 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 defaults, which you hold with us, or any member of the MBNA Group, to credit reference agencies. We shall also disclose Personal Information about you to fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will disclose this. The credit reference and fraud agencies will share search details and account information with us and other organisations so that they might:

- assess applications for credit and related services and manage accounts and insurance policies with you or a member of your household;
- check your identity to prevent money laundering, unless we or they are satisfied about your identity;
- prevent, detect or prosecute fraud and other crime; and
- recover and trace debts.

The fraud prevention agency records will also be shared with other businesses to help make decisions on proposals for, and claims against, motor, household, credit, life and other insurance, for you and members of your household.

The credit reference and fraud prevention agencies will also use Personal Information for statistical analysis about credit and insurance fraud.

11.6 In order to process, use, record and disclose Personal Information we shall transfer such information outside the United Kingdom to other countries including the United States of America. We are responsible for ensuring that Personal Information continues to be adequately protected during the course of any such transfer.

12. OPTIONAL PAYMENT PROTECTION COVER

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

13. CHARGES FOR BREACH

13.1 We may charge (to cover our costs):

- £18 each time a payment has not credited to your Account within one day after its due date;
- £18 each time a cheque, direct debit, an MBNA Credit Card Cheque or other item for payment under this Agreement is unpaid;
- £18 on each occasion that the Account balance exceeds the credit limit (after taking into account any items not yet shown on any statement); and
- if you do not keep to any of these conditions, ask us to provide any documentation, cause us to have to obtain any documentation, or cause us to accept payment from you other than by cheque, direct debit or payment over the counter at a bank; you may have to pay our administration charges which shall be notified to you at the time the action is taken and if applicable the amount of any other losses and reasonable costs incurred as a result of your breach of this Agreement. We will apply the charges in 13.1 to your Account. We may change the amount of our charges in 13.1(a), (b) and (c) from time to time and will notify you of this.

13.2 Any charge under condition 13.1 will be in addition to any interest and other charges due under this Agreement.

14. ALTERATIONS

14.1 We may make alterations under condition 1.8. We may also from time to time:

- introduce any charge; and
- alter or introduce any other term of this Agreement;

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

15. ENDING THIS AGREEMENT

15.1 We may end this Agreement at any time:

- by giving reasonable notice in writing to you; or
- 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.

15.2 Before we end this Agreement, we will carry out any procedures required by law. If we end this Agreement, you must cut all Cards and unused Cheques in half and return them to us as soon as you can.

15.3 You may end this Agreement at any time by giving notice of this to us, cutting all Cards and unused Cheques in half.

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

15.5 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.

16. STOPPING THE CARD

16.1 We will stop the Card, Card number, Cheques and PIN if we receive notice under condition 10.1(b)(i).

16.2 We may at any time:

- stop, suspend or restrict any Card, Card number, Cheques, PIN, or any function of them; or
- decide not to do anything mentioned in this Agreement in relation to the Cardholder if we have a valid reason.

16.3 Before we take such action under condition 16.2, we will carry out any procedures required by law. If we take any action under condition 16.2, we will inform you immediately of our action and our reason.

16.4 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.

16.5 You or the relevant Authorised User may at any time:

- stop an Authorised User's Card; and
- stop us paying 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 Authorised User, and enclosing them with the notice.

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

17. CHANGE OF NAME OR ADDRESS, NOTICES

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

17.2 We will send any written notice or demand to you at your address last known to us. You will in all circumstances be treated as having received the notice or demand.

17.3 You must send any written notice to us at the address shown in condition 10.1(b)(ii).

18. GENERAL

18.1 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.

18.2 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.

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

18.4 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:

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

18.5 We will not be liable to any Cardholder for:

- any refusal or delay by any other person to accept the Card, Card number or PIN, or to take any Cheque; or
- the way in which any other person communicates that refusal or delay, or communicates any refusal to authorise a Transaction.

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

18.7 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.

18.8 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.

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

19. DEFINITIONS

In this Agreement, unless the context otherwise requires:

Account: means the credit card account held with us under this Agreement;

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 a Card and/or provide Cheques;

Balance Transfer: means a payment you ask us to make to a financial institution which pays off or reduces the amount that you owe to them;

Bank, we, us, ourselves: means MBNA Europe 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 Transaction: means any transaction under which cash or a cash substitute is obtained by use of a Card or Card number, and the expression "cash or a cash substitute" includes foreign currency, a travellers cheque and a postal order;

Cheque: means any MBNA credit card cheque which we provide from time to time for drawing on the Account including (if we introduce the service) Cheques provided by us for use by the Authorised User;

Cheque Transaction: means any transaction in which a Cheque is used by you to make payments using the Account;

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 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 Transaction) under which payment is made by use of a Card (with or without the PIN) or Card number;

Transaction: means a Cash Transaction, Retail Transaction, Cheque Transaction or Balance Transfer;

Working Day: means a day on which banks are generally open for all types of banking business in London.

12/00 - E

PAYMENT PROTECTION COVER - WHAT YOU NEED TO KNOW

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 at work for at least 16 hours per week 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.

If you are self-employed, you are covered if you are working as a sole trader or as a director, partner or an employee of a company of which you are effectively the owner.

What is Covered?

Unemployment, disability and death.

One monthly benefit is payable if:

- 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;
- 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.

For disability and unemployment benefit, we will pay up to a total of £1,000 each month for all your accounts insured by us.

For disability benefit we will pay up to £24,000 in aggregate for all your accounts insured by us.

In the event of your death the Insurers will pay the outstanding balance, less any debts or associated interest and costs, up to a maximum of £15,000 for all your accounts insured by us.

What isn't Covered?

Payment Protection Cover offers a wide range of benefits at low cost. The principal exclusions are as follows:

- Disability, unemployment or death resulting from war or similar risks.
- Disability or unemployment resulting from self-inflicted injuries or 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
 - pregnancy or childbirth unless there is a medical complication.
- 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 involuntarily insolvent.

What Else Should I Know?

Monthly benefits mean 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 happen:

- 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 happen:

- your account is closed
- the right to the account repayment is transferred to a third party
- you reach age 65
- you die
- for unemployment insurance, you retire from work
- 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 Policyholder's 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 Europe 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 the Bank: Head of Insurance, MBNA Europe Bank Limited, Chester Business Park, Chester, CH1 9JN or call 0800 062 621 or contact MBNA Claims Department at London & Edinburgh, Department 315, Norwich Union House, Station Road, Cheadle Hulme, Cheshire SK8 7AA or call 0800 731 9883.

If this does not resolve your problem you can write to: The Managing Director, UK General Insurance, at The Warren, Worthing, West Sussex BN14 9DD. 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, South Quay Plaza, 183 Marsh Wall, London E14 9SH; or The Association of British Insurers at 51 Gresham Street, London EC2V 7JH. Your legal rights are not affected by these procedures.

The Insurers are London & Edinburgh Insurance Company Limited, registered in England No. 924430 (Registered Office: 8 Surrey Street, Norwich NR1 3NG). Member of the Insurance Ombudsman Bureau; and Norwich Union Life & Pensions Limited, registered in England No. 3253947 (Registered Office: 2 Hough Street, York YO90 1JU).

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.

MBNA Europe Bank Limited, Registered Office: Stansfield House, Chester Business Park, Chester CH4 9DD. Registered in England No. 2783251.

12/00

The Red Ribbon International Visa Card

No annual fee.

Up to 59 days interest free on retail purchases when you pay your outstanding balance in full and on time each month.

Free Customer Satisfaction Helpline to discuss your account, wherever you are in the world, whatever time you call.

Free Purchase Protection Insurance* for up to 100 days on purchases over £50 and up to £1,000 paid in full with your Platinum Plus Visa Card.

Wherever you use your card in the world, or on the worldwide web, you're protected. You'll incur no liability for fraudulent transactions, providing you inform MBNA as soon as your card cannot be found or if you notice any unusual transactions on your account. And what's more, we don't charge an excess on any claims.

Whenever you use your card for retail purchases, a donation is made to Red Ribbon International. You don't pay a penny extra to help boost funds.

