

The Red Ribbon credit card turning your caring into action : 0% p.a. on balance transfers for six months / MBNA International.

Contributors

MBNA Corporation

Publication/Creation

2000.

Persistent URL

<https://wellcomecollection.org/works/mhk6je5g>

License and attribution

Conditions of use: it is possible this item is protected by copyright and/or related rights. You are free to use this item in any way that is permitted by the copyright and related rights legislation that applies to your use. For other uses you need to obtain permission from the rights-holder(s).

**wellcome
collection**

Wellcome Collection
183 Euston Road
London NW1 2BE UK
T +44 (0)20 7611 8722
E library@wellcomecollection.org
<https://wellcomecollection.org>



The Red Ribbon Credit Card

Turning your caring into action

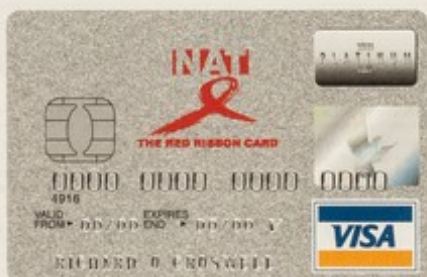


0% p.a.

ON BALANCE TRANSFERS FOR SIX MONTHS

15.9% APR

(VARIABLE) ON CARD PURCHASES



FREE

OLYMPUS TRIP AF 50 CAMERA WHEN YOU FIRST USE YOUR CREDIT CARD (TERMS AND CONDITIONS APPLY, SEE INSIDE FOR DETAILS)

Help us fight AIDS

The National AIDS Trust (NAT) is the UK's leading HIV & AIDS policy development and advocacy organisation. NAT works in the UK and internationally for policies that will prevent transmission, improve access to treatment, challenge HIV stigma and discrimination and secure the political leadership necessary to effectively fight AIDS. NAT does not provide direct services. Instead, as a second "tier" agency, NAT advocates for improvements across a wide range of social policy areas relevant to the needs of people living with, and affected by, AIDS.

60 million people have been infected by HIV worldwide.

In 2001, the UK saw the highest number of HIV diagnoses ever recorded.

So far, the Red Ribbon Credit Card has raised more than £253,000 to help fund our work.

You can help by applying for the Red Ribbon Credit Card today. NAT receives a contribution from the card issuer MBNA Europe Bank Ltd for every new card issued, and a further contribution each year your account remains open and active. What's more, whenever you use your card to make a card purchase MBNA contributes a percentage to NAT. So while it costs you nothing extra, (there's no annual fee, remember) it really does make a difference in the fight against HIV and AIDS.

Transfer your balances

and you could save up to **£391!**

Credit Cards	Monthly Interest rate	YOUR BALANCE		
		£1,000	£2,000	£3,000
HSBC Platinum Visa	1.167%	£70	£140	£210
NatWest Bank Gold Card MasterCard/Visa	1.277%	£77	£153	£230
FraserCard	2.17%	£130	£260	£391
Red Ribbon Platinum Plus Visa Card	0.0000%	£0	£0	£0
You could save up to:		£130	£260	£391

This chart shows interest savings the customer could make over six months by making a balance transfer to an MBNA account at the promotional rate of **0.0% p.a.** All figures are for illustration purposes only. We have assumed that the average balance remains the same over six months, that the minimum payment is made each month, that repayment is not made by direct debit and that, other than MBNA, the customer is not in an initial or other promotional period. Different cards have different bases on and dates from which interest is calculated. Interest rates shown in the chart assume that the holder only has the one card referred to and is not a student. You cannot transfer balances from another MBNA account at the promotional rate. **All information about our competitors was correct as at 04/08/03. (Source Moneyfacts.)**

*This offer is subject to availability to new MBNA main cardholders who respond to this insert and use their card before 1 February 2004. Gift will be sent within 28 days from the first transaction date that appears on the account. We reserve the right to offer an alternative gift of equivalent or greater value. Not for resale. In order to ensure your Olympus Trip AF 50 Camera is delivered to your satisfaction, we need to pass your name and address to the organisation that will be dispatching your gift on our behalf.



FREE

OLYMPUS TRIP AF 50 CAMERA

WHEN YOU FIRST USE YOUR CREDIT CARD[†]

For Superb Savings

Attractive rate for Balance Transfers

Look no further – the Red Ribbon Credit Card offers you a competitive **0% p.a.** for balance transfers, for six months from the date your account is opened.

A competitive 15.9% APR (variable)

on card purchases.

No Annual Fee

Many of our competitors may be happy to charge you for the privilege of using their cards, we beg to differ. With the Red Ribbon Credit Card, there is no annual fee to pay.

See If You Could Save up to £391!

Once your account is open, simply transfer the balances from other credit cards* and store cards by calling our Customer Satisfaction Representatives at any time, seven days a week. You could save up to £391! – see comparison table opposite.

Up to 59 Days Interest Free

on card purchases when you pay your monthly balance in full and on time each month.

Simply complete the application form and return straightaway.

Fold, seal and return the application form as indicated, (no stamp required) to the Freepost address. If you require further information, please call our Red Ribbon priority telephone service on **0800 776 262**. Our lines are open 24 hours a day, 365 days a year and your call is entirely at our expense.

The Red Ribbon Credit Card is issued by MBNA Europe Bank Limited, Registered Office: Stansfield House, Chester Business Park, Chester CH4 9QQ. Registered in England number 2783251. For full details of MBNA interest rates and payment requirements please see the terms and conditions of the credit card. Written quotations available on request. Credit is available, subject to status, only to UK residents aged 18 or over. We will monitor or record some phone calls.



Credit agreement regulated by the Consumer Credit Act 1974 terms and conditions

This is a copy of the full set of the terms and conditions for the MBNA credit card we refer to in your application. Under the Consumer Credit Act 1974 we must give you this copy. We have also included details of MBNA's Payment Protection Cover.

MBNA Europe Bank Limited, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QQ. Registered in England number 2783251.



This is a copy of your agreement for you to keep. It includes a notice about your cancellation rights which you should read.

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, we 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, us 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 us.

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.

MBNA Customer Satisfaction Line - 0800 062 062
If you are phoning from overseas,
please reverse the charges - +44 1244 672 111.

H1001

1 Financial and related details

1a We will choose your credit limit and tell you what it is. We may vary it at any time and write to let you know.

1b We will choose your first statement date. We will then produce your statements about one month apart. If you ask, we may change the statement date.

1c By the payment due date shown on your statement each month, you must pay:

- 2.25% of the balance shown on the statement (as long as this is at least £5); or
- the charges for Payment Protection Cover, plus interest charged on the statement and fees, plus £5; or
- the balance on the statement if this is less than £5; whichever is the least.

1d The minimum payment you must make will be shown on your monthly statement. We may write to you allowing you to make a reduced monthly payment or we may give you a payment holiday. If we do this, we will continue to charge interest as normal. We will also not extend the period within which you need to pay if you want to avoid interest on any card purchases you made in the previous month.

1e We will charge interest on transactions as follows, unless condition 1j applies.

- Any card purchase (except as mentioned at the end of this paragraph 1e) - in the first six months from the account opening date, we will charge interest at 1.2408% each month during that period. This would work out at 15.9% p.a. (a year).
- Any balance transfer - in the first six months from the account opening date, we will charge interest at 0.0000% each month during that period. This would work out at 0.0% p.a. (a year).
- Any cheque transaction - in the first six months from the account opening date, we will charge interest at 0.0000% each month during that period. This would work out at 0.0% p.a. (a year).
- Any cash transaction - in the first six months from the account opening date, we will charge interest at 1.2408% each month during that period. This would work out at 15.9% p.a. (a year).

In all cases, we will then charge interest as shown in paragraph 1g. We will not charge interest on the card purchases shown on your statement if you pay off the whole balance shown on that statement, and on the statement before, by the payment due date.

1f We may charge a handling fee for balance transfers. We will charge a handling fee for all cheque transactions and cash transactions. All handling fees will be 2% of the amount of each transaction, and will be at least £2. We will charge an annual handling fee of £0.

1g This table shows how your annual percentage rate (APR) depends on the type of transaction, your handling fees and the credit limit. It assumes that the balance is the same as the credit limit. The APRs shown below apply after the end of any promotional period or periods set out in paragraph 1e. All APRs shown include any handling fees.

Credit limit	£1,000		£3,000		£5,000	
	APR	Monthly	APR	Monthly	APR	Monthly
Card purchases	15.9%	1.2408%	15.9%	1.2408%	15.9%	1.2408%
Balance transfers	18.3%	1.2408%	17.3%	1.2408%	16.8%	1.2408%
Cheque transactions	18.3%	1.2408%	17.3%	1.2408%	16.8%	1.2408%
Cash transactions	18.3%	1.2408%	18.3%	1.2408%	18.3%	1.2408%

1h In working out the APR we have not taken account of any change in interest rates or handling fees. Except as set out in paragraph 1j, we may change our interest rates, fees and any other charge, introduce any charge and change how we charge interest, as long as we give you the necessary notice.

1j We may reduce the interest rate on any item for a period.
1j We will not increase any promotional rate given in paragraph 1e or charge a handling fee for balance transfers, during the period shown in 1e, unless you have not kept to any terms and conditions that apply to your account, or we believe that the account is in danger of being misused. If you do not keep to the terms and conditions, we may totally withdraw any promotional rates which apply to your account and use the APRs set out in paragraph 1g, and we may charge a handling fee for balance transfers.

2 How we work out our interest

2a We will charge interest on handling fees, and on interest you already owe, at the rate which applies to the relevant transaction or charge (for example, a cash transaction or a card purchase). However, we will always charge interest on any annual handling fee and the charges in paragraph 3 at the rate which applies to card purchases. Except as stated in the last sentence of paragraph 1e, we will charge interest on all transactions, fees, other charges and interest starting on the transaction date and ending on the date you pay the bill in full. We work out interest each day, so the earlier

you make payment, the less interest you will have to pay.

3 Charges

3a If you ask us to provide any documents such as copies of statements, vouchers and cheques, or if you ask 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 to cover our costs. We will tell you about these at the time.

3b If you break this agreement, you must pay:

- £25 each time your payment has not reached your account within one day of your payment due date;
- £25 each time a cheque, direct debit, a credit-card cheque or other item for payment is unpaid;
- £25 each time the account balance goes over your credit limit (after taking into account any items not yet shown on any statement); and
- any other losses and costs we suffer as a result of you breaking this agreement.

These charges cover our costs and we will add them directly to your account. We may change the amount of these charges if we give you notice.

P1001

4 Additional cardholders

4a You may choose an additional cardholder. We may also send them a card, cheques and a PIN for them to use. You must make sure that any additional cardholder keeps to the conditions of this agreement. We may release any information relating to the account to any additional cardholder.

4b You or an additional cardholder may, at any time, have that additional cardholder removed from your account. You or the relevant additional cardholder may stop their card and stop us paying their cheques by cutting up the card and unused cheques, and sending them to us.

5 Phone calls

5a We will monitor or record some phone calls.

6 Keeping your account secure

- 6a You must sign your card, and make sure that each additional cardholder signs their card as soon as they receive it. You must always make sure that you, and any additional cardholder:
 - do not allow anyone else to use your card, card number, cheques or PIN, or tell another person the PIN;
 - destroy the notice of the PIN promptly after receiving it, do not keep the card and PIN together and never write the PIN down; and
 - only release the card number and security details on your account to make (or try to make) a transaction.

7 Using your account

7a You must not use the card, card number, cheques and PIN after this agreement ends, after the expiry date on your card, or in a way that would mean your balance goes over your credit limit.

7b We may refuse to authorise a transaction if the relevant phone or computer link is busy. We may also refuse to authorise a transaction or return a cheque unpaid if:

- the amount might result in your balance going over your credit limit (in deciding this, we will take into account the value of your transactions, interest, handling fees and charges as well as authorised transactions we have not yet added to your account); or
- we reasonably believe that we need to do so to keep to the rules of the payment system under which we issue your card, or of any law or good practice.

7c You cannot stop a card purchase, cash transaction or balance transfer after it has been made.

7d You can only draw cheques in pounds sterling and you cannot use this account to pay us.

7e We may renew your card when it expires (ends). We will let you know if we decide not to renew your card. If you ask, we may also replace a damaged card, provide further cheques, change the card or account number, or change the PIN.

7f We may also issue a different type of card from the one you have applied for, or replace it with a different type of card (including a card which operates under a different payment system), if:

- you ask for (or are eligible for) a different type of card;
- you are not eligible for the type of card you have applied for, or which we have issued;
- there is an organisation that backs your card, and our arrangement with that organisation has ended or is about to end; or
- we have any other valid reason, in which case we will give you that reason.

7g Cards and cheques are our property.

8 Your balance

8a We will add transactions to your account after the payment system under which we have issued your card lets us know about them. We will add interest to your account on the statement date. We will add the handling fees and other charges immediately.

8b If you make a transaction in a currency other than sterling, we will charge the amount into sterling at the wholesale market rate or any rate that a government may set. Exchange rates may change, and the exchange rate at which you made your transaction may not be the same as the exchange rate the payment system uses at the time we add charges to your account. We will charge commission of 2.75% of the value of each foreign-currency transaction. The exchange rate shown on the statement will include this commission.

8c We will refund a transaction only when we are satisfied that a refund is due.

9 Statements

9a We will send you a statement showing the payments you have made to us and all amounts we have charged to your account since your last statement. We will do this every month, unless there have been no transactions during that period and you do not owe anything. We will normally send the statement within three working days of the statement date.

9b You must check your statements. If any item in a statement seems wrong, you must let us know as soon as you can.

10 Loss, theft or misuse

10a If your card or cheque is lost or stolen or someone else finds out your PIN, or if you think your card, card number, cheque or PIN has been misused, you must:

- call us immediately on one of the customer satisfaction numbers

shown at the top of these terms and conditions (we have a 24-hour service); and

- if we ask, write to us within seven days to confirm the loss, theft or possible misuse. The address is MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WW.

10b You must not use your card, card number, cheques and PIN after you have told us that any of them has been lost or stolen. If you find your card after you have reported it lost, stolen or misused, you must cut it up and return it to us as soon as you can.

10c You will not be liable for any use of the card, card number, cheque or PIN by another person who does not have your permission to use it unless:

- you, or your additional cardholder, agreed to that person having your card; or
- you, or your additional cardholder, have acted dishonestly or very negligently.

10d You must make sure that you, or your additional cardholder, report the matter to the police and, if we ask, you and your additional cardholder must give us all information we need to help us investigate and recover our property.

10e We may tell the police any information which we reasonably believe may be relevant.

11 Personal information

11a In this section, personal information means:

- information you give us or we already hold about you;
- information we receive from enquiries we make so we can make a decision on your application to, or agreement with, us or any member of the MBNA Group;
- information we receive from searches made by us or any member of the MBNA Group in your name with credit reference and fraud prevention agencies and insurance claim registers;
- information about any MBNA account or policy which you, or any member of your household, holds with or through us;
- information we receive from anyone who is allowed to give us (or any member of the MBNA Group) information about you; and
- any phone number you call us from, which we may record.

11b We will process and record your personal information and sometimes use a credit scoring or other automated decision-making system to do so. We will keep your personal information for only as long as we need to or are allowed to by law. You have certain rights to receive a copy of the personal information we hold about you. Please write to Compliance Manager, MBNA Europe Bank Limited, Chester Business Park, Wrexham Road, Chester CH4 9WB. We will charge you for this.

11c We will use personal information, including details of your transactions, to:

- assess any application for credit or other financial services you or any member of your household makes;
- manage your accounts and policies and make decisions on questions about any application, agreement or correspondence which you may have with us;
- carry out, monitor and analyse our business;
- contact you (unless you tell us that you prefer not to receive direct marketing) about other products and services which we consider may interest you (we may contact you by post, by phone or in another way); and
- keep to any laws or regulations in any country.

11d In order to process, record and use personal information, we will reveal it to any of the following:

- Any person working for us (including any member of the MBNA Group) for any of the purposes we have given in section 11.
- If you arrange insurance through us, to that insurer.
- Any organisation which backs any of our products which you hold.
- Any guarantor of any agreement between you and us.
- Any payment system under which we issue your card.
- Any person we transfer any of our rights or duties to under any agreement we may have with you.

Anyone you authorise us to give personal information to.

11e We will release some personal information about you to credit reference agencies and fraud prevention agencies as follows:

- We will release 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 release information to credit reference agencies about any account which you hold with us or any member of the MBNA Group, including information about any payments you have missed.
- We will release personal information about you to fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will release this.

11f The credit reference and fraud prevention agencies will share search details and account information with us and other organisations so that we and they might:

- assess applications for credit and related services, and manage accounts and insurance policies with you or members 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 crimes; and
- recover and trace debts.

The fraud prevention agencies will share records with other organisations to help make decisions on proposals for, and claims against, motor, household, credit, life and other insurance, for you and members of your household. During this agreement we may search credit reference and fraud prevention agencies' records to:

- manage your account with us; and
- take decisions about credit, including whether to make credit available or to continue or extend your existing credit.

The searches will not be seen or used by other lenders to assess your ability to get credit. The credit reference and fraud prevention agencies will also use personal information for statistical analysis about credit and insurance fraud. Please phone us on the customer satisfaction number shown at the top of these terms and conditions, if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.

11g In order to process, use, record and release personal information

CREDIT AGREEMENT REGULATED BY THE CONSUMER CREDIT ACT 1974.

Please complete all sections in ink and in block capitals. If you have any questions call us on FREEPHONE 0800 776 262. Applicants must be UK residents aged 18 or over.

Your Personal Details							
Mr	Mrs	Miss	Ms	Other title	Time at current address	Years	Months
First name				Middle initials	(If less than 3 years at the above address, please supply previous home address details.)		
Surname				Address		Postcode	
Names previously used within the last 6 years e.g. maiden name				Time at previous address		Years	Months
Date of birth	day	month	year	Are you: A home owner	A tenant	Living with parents	Other
Address				Monthly payment mortgage/rent		£	
Postcode				Home tel. no. (incl. STD)		Mobile tel. no.	
E-mail Address: By giving us your e-mail address, you agree that we may send you e-mails to service your account.							

Request Your Credit Card			
I would like the following card - please tick (✓) one box			
Red Ribbon Platinum Plus	A11Q0082M	Red Ribbon Visa Plus	A11R0082L

Your Employment Details			
Are you: Employed	Self-employed	Retired	A graduate
Name of employer, actual company name		Position	
(If self-employed state name of business. If retired state previous employment details.)		Time in present employment	Years Months
Business tel. no. (incl. STD)		Gross annual income (Salary/Pensions/Investments)	£
		Total household income	£

Your Financial Details			
THIS IS FOR INFORMATION ONLY AND WILL NOT BE USED FOR BALANCE TRANSFERS			
Issuer/Lender (e.g. MBNA Europe Bank)		Credit Limit £	Approx. Outstanding Balance £
MasterCard			
Visa Card			
Other cards			
Other borrowings			

Your Bank Details - This will not be used as a method of payment.			
Sort code	Account No.	Time with bank	Years Months
For Your Security			Mother's maiden name
Before we discuss your account details over the phone we will ask you the following.			

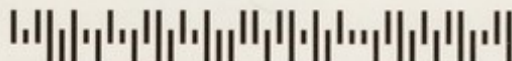
Transfer Your Balances to Begin Saving Now		
Issuer/Lender (e.g. MBNA Europe Bank)	Credit Card/Store Card Number	Amount to Transfer £

We Strongly Recommend - Payment Protection Cover	
Safeguard your repayments against life's unpredictable events with our Payment Protection Cover for just 72 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.	For cover just tick the Yes box, to confirm that you are eligible and have read and understand the terms and conditions.
We strongly recommend that you take out this cover.	Yes <input type="checkbox"/>

Principal Cardholder's Request and Declaration	
IMPORTANT - DATA PROTECTION	
Before you sign this agreement you must read section 11 in the terms and conditions provided. You agree that we may process, use, record and disclose your personal information as described in section 11. We may, if necessary, make any enquiries which we think are relevant to this application or agreement or any future application or agreement you may have with us or any member of the MBNA Group. We use credit scoring and automated decision-making systems when assessing applications. We may write to you or call you about your application, agreement or any request.	
You agree to us releasing your application and account details to fraud prevention and credit reference agencies who will keep the information about accounts (including defaults) and share it with other organisations. Information held about you by the credit reference agencies may already be linked to one or more people with whom you have a financial association. For the purposes of this application you may be treated as linked to them and we will assess your application with reference to their records. Please telephone us on freephone 0800 062 062 if you would like details of those credit reference and fraud prevention agencies with whom we exchange information about you. You have a legal right to these details. You also have certain rights to receive a copy of the personal information which we hold about you. We will charge you for this. Please write to Compliance Manager, MBNA Europe Bank Limited, Chester Business Park, Wrexham Road, Chester CH4 9FB.	
We shall release information about you and your agreement to the organisation sponsoring this programme. They may use this information in order to identify other products and services which may be relevant and to calculate the amount of any rewards which they offer.	
We may use personal information about you, including details of any transactions on your account, to contact you about other products and services. If you DO NOT wish us to contact you by the following means, tick the relevant box: phone <input type="checkbox"/> mail <input type="checkbox"/>	
If you DO wish us to contact you by e-mail to tell you about other products and services, please tick this box: <input type="checkbox"/>	
To improve the quality of our service, we will monitor or record some phone calls.	
Please issue an MBNA credit card to me and, if applicable, to the person I have named as an additional cardholder. I understand that MBNA reserves the right to issue a different type of card. 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 balance due on my credit card account.	
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.	
Your signature	X
Date of signature	day month year
FOR OFFICE USE ONLY Please write clearly in the boxed areas. Only applications with your correct identification reference can be attributed to you.	
Branch/Store ID	Sales Person ID

BUSINESS REPLY SERVICE
LICENCE NO. NWW4927A

1



MBNA Europe Bank Limited
PO Box 6340
Harlow
ESSEX
CM19 5GS

Fold Here

Fold Here



**Credit agreement regulated by the
Consumer Credit Act 1974 terms and conditions**

These are paragraphs 1, 2 & 3 of your terms and conditions which contain the financial and related details. The rest of your terms and conditions (paragraphs 4 to 19), can be found in the full copy (which we must give to you under the Consumer Credit Act 1974) which is enclosed.

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, we 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, us 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 us.

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 £10 of any loss to us. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable for losses to us which take place after you have told us of the theft, etc.

1 Financial and related details

1a We will choose your credit limit and tell you what it is. We may vary it at any time and write to let you know.

1b We will choose your first statement date. We will then produce your statements about one month apart. If you ask, we may change the statement date.

1c By the payment due date shown on your statement each month, you must pay:

- 2.25% of the balance shown on the statement (as long as this is at least £5); or
- the charges for Payment Protection Cover, plus interest charged on the statement and fees, plus £5; or
- the balance on the statement if this is less than £5; whichever is the least.

1d The minimum payment you must make will be shown on your monthly statement. We may write to you allowing you to make a reduced monthly payment or we may give you a payment holiday. If we do this, we will continue to charge interest as normal. We will also not extend the period within which you need to pay if you want to avoid interest on any *card purchases* you made in the previous month.

1e We will charge interest on transactions as follows, unless condition 1j applies.

- Any *card purchase* (except as mentioned at the end of this paragraph 1e) - in the first six months from the account opening date, we will charge interest at 1.2408% each month during that period. This would work out at 15.9% p.a. (a year).
- Any *balance transfer* - in the first six months from the account opening date, we will charge interest at 0.0000% each month during that period. This would work out at 0.0% p.a. (a year).
- Any *cheque transaction* - in the first six months from the account opening date, we will charge interest at 0.0000% each month during that period. This would work out at 0.0% p.a. (a year).
- Any *cash transaction* - in the first six months from the account opening date, we will charge interest at 1.2408% each month during that period. This would work out at 15.9% p.a. (a year).

In all cases, we will then charge interest as shown in paragraph 1g. We will not charge interest on the *card purchases* shown on your statement if you pay off the whole balance shown on that statement, and on the statement before, by the payment due date.

1f We may charge a *handling fee* for *balance transfers*. We will charge a *handling fee* for all *cheque transactions* and *cash transactions*. All *handling fees* will be 2% of the amount of each transaction, and will be at least £2. We will charge an *annual handling fee* of £0.

1g This table shows how your annual percentage rate (APR) depends on the type of transaction, your *handling fees* and the credit limit. It assumes that the balance is the same as the credit limit. The APRs shown below apply after the end of any promotional period or periods set out in paragraph 1e. All APRs shown include any *handling fees*.

Credit limit	£1,000		£3,000		£5,000	
	APR	Monthly	APR	Monthly	APR	Monthly
<i>Card purchases</i>	15.9%	1.2408%	15.9%	1.2408%	15.9%	1.2408%
<i>Balance transfers</i>	18.3%	1.2408%	17.3%	1.2408%	16.8%	1.2408%
<i>Cheque transactions</i>	18.3%	1.2408%	17.3%	1.2408%	16.8%	1.2408%
<i>Cash transactions</i>	18.3%	1.2408%	18.3%	1.2408%	18.3%	1.2408%

1h In working out the APR we have not taken account of any change in interest rates or *handling fees*. Except as set out in paragraph 1j, we may change our interest rates, *fees* and any other charge, introduce any charge and change how we charge interest, as long as we give you the necessary notice.

1i We may reduce the interest rate on any item for a period.

1j We will not increase any promotional rate given in paragraph 1e or charge a *handling fee* for *balance transfers*, during the period shown in 1e, unless you have not kept to any terms and conditions that apply to your account, or we believe that the account is in danger of being misused. If you do not keep to the terms and conditions, we may totally withdraw any promotional rates which apply to your account and use the APRs set out in paragraph 1g, and we may charge a *handling fee* for *balance transfers*.

2 How we work out your interest

2a We will charge interest on *handling fees*, and on interest you already owe, at the rate which applies to the relevant transaction or charge (for example, a *cash transaction* or a *card purchase*). However, we will always charge interest on any *annual handling fee* and the charges in paragraph 3 at the rate which applies to *card purchases*. Except as stated in the last sentence of paragraph 1e, we will charge interest on all transactions, *fees*, other charges and interest starting on the transaction date and ending on the date you pay the bill in full. We work out interest each day, so the earlier you make payment, the less interest you will have to pay.

3 Charges

3a If you ask us to provide any documents such as copies of statements, vouchers and cheques, or if you ask 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 to cover our costs. We will tell you about these at the time.

3b If you break this agreement, you must pay:

- £25 each time your payment has not reached your account within one day of your payment due date;
- £25 each time a cheque, direct debit, a credit-card cheque or other item for payment is unpaid;
- £25 each time the account balance goes over your credit limit (after taking into account any items not yet shown on any statement); and
- any other losses and costs we suffer as a result of you breaking this agreement.

These charges cover our costs and we will add them directly to your account. We may change the amount of these charges if we give you notice.

MBNA Europe Bank Limited, Stansfield House, Chester Business Park, Wrexham Road, Chester CH4 9QQ. Registered in England number 2783251.

P001

H010

Terms and conditions continued

we may pass your information outside the United Kingdom to other countries including the United States of America. We are responsible for making sure that your personal information continues to be protected during this type of transfer.

12 Optional Payment Protection Cover

12a If you cancel this agreement, we will cancel any Payment Protection Cover you have taken through us for this agreement.

13 Paying your balance

13a Unless you have told us that your card has been lost, stolen or possibly misused, you will have to pay us the amount of all the transactions on your account, interest and other charges, even if:

- your card, card number, cheque or PIN is used in a way that is not allowed; or
- there is a delay in our producing, sending or delivering your statement.

13b We will add your payments to your account when they have cleared. Details of how long you should allow for your payments to reach your account are on the back of your monthly statement.

13c We will use your payments to pay fees, interest, Payment Protection Cover premiums, and transactions on your statement (in that order) which have lower interest rates. After that, we will use your payments to pay fees, interest, Payment Protection Cover premiums, and transactions on your statement (in that order) which have higher interest rates. If there is any amount left over, we will use it to pay, in this order: fees, interest, Payment Protection Cover premiums, and transactions with lower interest rates not yet showing on your statement before those with higher interest rates.

13d Unless you have a legal right to do so, you must not hold back a payment or refuse to pay anything you owe us because of a dispute between you (or your additional cardholder) and another person.

13e You must pay us immediately:

- any amount by which your balance goes over your credit limit;
- the value of any transaction which you have made which breaks this agreement; and
- the amount of any missed payments under this agreement.

13f You, or your legal representatives, must pay your whole balance if:

- this agreement ends;
- you fail to make a payment in full when it is due;
- you break an important part of this agreement or repeatedly break this agreement and fail to sort the matter out;
- a bankruptcy order is made against you, or you make a voluntary arrangement with your creditors; or
- you die.

13g If we demand any payment under paragraph 13f, we will let you know immediately why.

13h You must make all payments to us in pounds sterling.

14 Altering this agreement

14a As well as changing the interest rate, fees and any charges under paragraph 1h, we may also change or introduce any other term of this agreement, as long as we tell you personally (for example, by phoning you, writing to you or by statement message).

15 Stopping the card

15a We will stop the card, card number, cheques and PIN if you call us to tell us they have been lost or stolen or possibly misused.

15b If we have a valid reason (which we will tell you about), we may at any time stop, suspend or restrict any card, card number, cheque or PIN.

15c If we stop or suspend a card, we may keep the card or (if we ask) you must cut it up and return it to us as soon as you can.

15d You must not use the card, card number, cheques and PIN after we have stopped them, while they are suspended, or if we restrict them.

16 Ending this agreement

16a We may end this agreement at any time if we write to you first to tell you that we are doing so. If we have a valid reason, we may end the agreement immediately and write to you as soon as we can afterwards, to tell you why we have done so.

16b If we end this agreement, you must cut up all cards and unused cheques. If we ask, you must also return them to us.

16c You may end this agreement at any time by contacting us and cutting up all cards and unused cheques.

16d 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 Changing your name or address

17a If you, or any additional cardholder, change your name, or if you change your address, you must let us know as soon as you can.

18 General

18a You have a right to cancel this agreement (please see the box below).

18b You must send any written notice to us at the address shown in section 10. We will send any written notice or demand to you at your last-known address. We will always treat you as having received the notice or demand at that address.

18c We may transfer our rights or duties under this agreement or arrange for any other person to carry out our rights or duties under this agreement. If we do this, it will not reduce your rights or increase your duties unless you agree otherwise. You may not transfer any of your rights or duties under this agreement.

18d We will not be liable for:

- anything outside our reasonable control (for example, industrial action or failure of computer systems) if this prevents us from providing our usual service;
- any person refusing to accept or honour (or delays in accepting or honouring) any card, card number, cheque, PIN or balance transfer; or
- any cash dispenser failing to issue cash.

We will not be liable for the way in which you are told about any refusal or delay.

18e We can delay enforcing our rights under this agreement without losing them.

18f If we cannot enforce any condition under this agreement, it will not affect any of the other conditions in this agreement.

18g This agreement is governed by the law of England and Wales.

19 Definitions

In this agreement, the following words and phrases in *italics* have the meanings shown next to them.

additional cardholder – a person you ask us to issue a card to, or to provide cheques to, for them to use on this account.

annual handling fee – a fee which we may charge each year for running your account.

balance transfer – a payment you ask us to make to another organisation which pays off or reduces the amount that you owe them.

card purchase – any transaction (other than a cash transaction) under which you make a payment using a card (with or without the PIN) or card number.

cash transaction – any transaction under which you receive cash or a cash substitute by using your card or card number, including foreign currency, traveller's cheques and postal orders.

cheque transaction – any transaction in which you use a cheque to make payments using the account (the terms and conditions in the front of the cheque book will apply).

fee, fees – any charge we add to your account under conditions 1f and 3h.

handling fee, handling fees – any charge we add to your account under condition 1f.

MBNA Group, we, us – MBNA Europe Bank Limited, its subsidiary and parent companies, any subsidiary of any of its parent companies and any person we transfer any of our rights or duties to in this agreement.

PIN – the personal identification number which we issue or approve to be used with a card.

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 us. If it is misused with your permission you will probably be liable for ALL losses. You will not be liable for losses to us which take place after you have told us of the theft, etc.

YOUR RIGHT TO CANCEL

Once you have signed, you will have for a short time a right to cancel this agreement. You can do this by sending or taking a WRITTEN notice of cancellation to MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WU.

If you cancel this agreement, any money you have paid must be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment is due – or, if you are not paying by instalments, within one month after cancellation – you will not have to pay interest or other charges.

0901 0903

COMPLAINTS

If you would like to make a complaint please write to us at the following address: MBNA Europe Bank Limited, PO Box 1004, Chester Business Park, Wrexham Road, Chester CH4 9WU.

MBNA have procedures in place which will ensure your complaint is handled fairly and quickly. However, if you are not satisfied with the outcome of your complaint you can write to the Financial Ombudsman Service at the following address: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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: 18 or over and under 70; if 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.

- at the start date, you are retired from work, or aged 65 or more but under 70; or
- during the period of insurance you become retired from work or attain age 65 years;

you will not be eligible for disability or unemployment benefits, but will be eligible for life and hospitalisation benefits.

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, death and hospitalisation, subject to eligibility criteria above.

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, a total of payments equivalent to your outstanding balance at the date you knew you would become unemployed is paid, 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 a total of payments equivalent to your outstanding balance at the date you became disabled is paid, whichever happens first
- you are in hospital for six consecutive days. We will pay 1/30th of your monthly benefit for each further day of hospitalisation. This will continue until your period of hospitalisation ends, or a total of payments equivalent to your outstanding balance at the date you became hospitalised is paid, whichever happens first.

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

For disability and hospitalisation 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, hospitalisation or death resulting from war or similar risks.

Disability, unemployment or hospitalisation resulting from self-inflicted injuries or alcohol or drug abuse.

Hospitalisation benefit is ONLY available if you are permanently retired from work or aged 65 or over and under 70.

Disability or hospitalisation 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.

Disability resulting from 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
- if you have retired and do not intend to seek further work.

Hospitalisation, if you are in hospital for cosmetic surgery or as a result of cosmetic surgery.

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.

Fraud Prevention and Detection

In order to prevent and detect fraud the Insurers may at any time:

- share information about you with other organisations and public bodies including the police
- check and/or file your details with fraud prevention agencies and databases, and if you give the Insurers false or inaccurate information and they suspect fraud, they will record this.

The Insurer can on request supply further details of the databases they access or contribute to.

When Does Insurance and Benefit End?

Insurance will end if any of the following happen:

- you do not pay the premiums when they are due
- the insurance is cancelled by the Insurers or the Bank
- you cancel the insurance. (Cessation will become effective on your next statement date following notification.)

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
- for disability and unemployment insurance you reach age 65 or retire from work
- for life and hospitalisation insurance you reach age 70
- you die
- you make a fraudulent claim.

Law

There is a choice of law applicable to this insurance, but unless the Insurers agree otherwise, the law for that part of the United Kingdom where you live will apply.

Financial Services Compensation Scheme

The Financial Services Compensation Scheme will normally cover at least 90% of your insurance benefit if the insurers become insolvent and are unable to meet their obligations. Full details are available on request.

Codes of Practice

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.

The Insurers have agreed to comply with the Association of British Insurers Claims Code, a copy of which is available on request from the Insurers or from the ABI website at <http://www.abi.org.uk>. London and Edinburgh Insurance Company Limited is a member of the General Insurance Standards Council (GISC) and has undertaken to comply with the General Code set out by GISC which applies to the cover offered in respect of this policy. A copy of the code is available on request from the Insurers or from the GISC website at <http://www.gisc.co.uk>.

If you have any problem regarding this insurance, please contact the

Bank: Head of Insurance, MBNA Europe Bank Limited, Chester Business Park, Chester CH4 9YR or call 0800 062 621 or contact MBNA Claims Department, Norwich Union, PO Box 254, 1 New Augustus Street, Bradford BD1 5YP or telephone 0800 731 9883.

If this does not resolve your problem you can write to: The Chief

Executive, General Insurance, London & Edinburgh, PO Box 6, Norwich NR1 3NS. In the interest of their customers, London & Edinburgh may monitor or record telephone calls.

If you are still dissatisfied you may refer to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or telephone 0845 080 1800. Your legal rights are not affected by these procedures.

The Insurers are London and Edinburgh Insurance Company Limited, member of the General Insurance Standards Council, registered in England No. 924430 (Registered Office: 8 Surrey Street, Norwich NR1 3NG) and Norwich Union Life & Pensions Limited, registered in England No. 3253947 (Registered Office: 2 Rougier Street, York YO90 1UU). Both companies are members of the Aviva group.

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 9QQ. Registered in England No. 2783251.

PPCMBNA 09/03



Show your **support** for NAT and **enjoy** all these **benefits** too



Show your Support

The partnership between NAT and MBNA Europe Bank Limited was formed in 1996. Since then, more than £253,000 has been raised for NAT.



FREEPHONE 24 hour Helpline

Should you ever need help or advice on your account, you'll find our Customer Satisfaction Representatives are only a free phone call away, 24 hours a day, 365 days a year. If you're calling from overseas, we invite you to reverse the charges.



Fraud Protection

Unlike other card issuers, we offer you free cover against fraudulent use of your card, providing you let us know as soon as your card cannot be found or as soon as you notice any unusual transactions on your account. So wherever you use your card in the world, or on the worldwide web, you're protected. And what's more, we don't charge an excess on any claims.

* Terms and conditions apply to all insurances. Full details will be sent once your account is opened.



Low Cost Payment Protection Cover

It costs just 72p for every £100 of your statement balance to protect your payments against sickness, accident or involuntary unemployment. Life cover is also included.



Welcomed in over 20 million establishments in most countries throughout the world

We'll make sure you're never caught short of cash or left without means of payment, by ensuring your card is welcomed in most countries throughout the world at over 20 million establishments and 630,000 automatic cash dispensers.**



Free Travel Accident Insurance*/Lost Luggage Insurance*

Whenever you travel, you can take advantage of up to £250,000 Free Travel Accident Insurance during your journey when you pay for your travel tickets in full on your card. You'll also qualify for Free Lost Luggage Insurance of up to £1,500.

** For up to date information or advice on using your credit card worldwide or to withdraw cash, please call our customer Satisfaction Helpline, available 24 hours a day on freephone 0800 062 062.