

Pre-Contract Credit Information

1. Contact details

Creditor.	C. Hoare & Co.
Address.	37 Fleet Street London EC4P 4DQ

2. Key features of the credit product

The type of credit.	Credit card.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	Your credit limit will be determined by the Bank from time to time and notified to you.
How and when credit would be provided.	You may take the credit by using the card for purchases.
The duration of the credit agreement.	The agreement has no fixed duration or minimum duration.
Repayments.	Your monthly statements will show a minimum monthly payment amount and you must make a payment for at least that amount each month on or before the date specified for payment. The minimum payment is the greater of 5% of the amount shown as outstanding on your monthly statement or £5 (or the full amount if less than £5).
Your repayments will pay off what you owe in the following order.	Interest first and then all other amounts on your credit card account.
The total amount you will have to pay.	£11,431.00
This means the amount you have borrowed plus interest and other costs.	The total amount payable is an illustrative figure only. It is calculated based on the assumption that you spend £10,000 on purchases at the beginning of the agreement and then repay it by 12 equal monthly instalments with interest being charged during that period at the interest rate. No account has been taken of any variation which may occur under the agreement of the interest rate or charges.

3. Costs of the credit

The rates of interest which apply to the credit agreement.	The interest rate will be 1.25% per month.
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	28.8%APR (variable). The APR has been calculated based on the assumption that you spend £10,000 on purchases at the beginning of the agreement and then repay it by 12 equal monthly instalments with interest being charged during that period at the interest rate. In calculating the APR, no account has been taken of any variation which may occur under the agreement of the interest rate or charges.
Related costs.	

Costs of the credit *(continued)*

Any other costs deriving from the credit agreement.	If a card is used to make a purchase or a cash withdrawal in a foreign currency, the Bank will apply an international handling charge equivalent to 2.5% of the cost of the purchase or the amount withdrawn.
Conditions under which the above charges can be changed.	These costs may be varied in accordance with term K of the credit agreement.
Costs in the case of late payments.	You will be charged interest both before and after a court judgment, at the rate of 1.25% per month from the date payment falls due until payment is made.
Consequences of missing payments.	Missing payments could have severe consequences, including legal proceedings which may include a claim to repossess your house. Missing payments could also make obtaining credit more difficult.

4. Other important legal aspects

Right of Withdrawal.	You have the right to withdraw from the credit agreement (without giving any reason). Your right of withdrawal will start on the day after you are informed in writing under section 61A of the Consumer Credit Act 1974 that the credit agreement has been executed, or you receive a written notification of your credit limit (whichever is later) and will end 14 days after that day.
Early repayment.	You have the right to repay the credit early at any time in full or partially.
Consultation with a Credit Reference Agency.	If the Bank decides not to proceed with a prospective regulated consumer credit agreement on the basis of information from a credit reference agency the Bank must, when informing you of the decision, inform you that it has been reached on the basis of information from a credit reference agency and the particulars of that agency.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless the Bank is unwilling at the time of the request to proceed to the conclusion of the credit card agreement.
The period of time during which the creditor is bound by the pre-contractual information.	This information sets out the terms and conditions for a credit agreement that the Bank could offer you today. The Bank cannot guarantee that the terms and conditions would be exactly the same as set out in this document if you applied for a credit card on a different date.

5. Additional information to be given in the case of distance marketing of financial services

(a) Concerning the creditor	
Registration number.	The Bank's firm reference number is 122093.
The supervisory authority.	The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN, is the supervisory authority under the Consumer Credit Act 1974. The Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority in relation to deposit taking and other regulated activities.