

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.	£1,299.72
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 £1,200 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. The charges you pay in respect of the Nominated Account have not been taken into account to calculate the total amount payable.

3 Costs of the credit

The rates of interest which apply to the credit Agreement.	15% per year.
	<p>This rate will apply until varied.</p> <p>The Bank may vary the interest rate for any of the following reasons:</p> <ul style="list-style-type: none">- to reflect a change which has occurred or which the Bank reasonably expects to occur in the cost to the Bank of providing credit card services;- to reflect any change in the law or a decision by an Ombudsman or alteration in the regulatory system affecting banks;- to satisfy any requirement of Visa or any other payment system through which the Bank provides services to you under this Agreement;

Costs of the credit *(continued)*

	<p>- for any other valid reason applying at the date the change is made.</p> <p>The Bank will inform you of any change in the interest rate in writing. The change will take effect 60 days after the date of the advice. You have 60 days to tell us you want to close your account, and you will be able to pay off your balance at your current rate within a reasonable time.</p>
Annual Percentage Rate of Charge (APR). This is the total cost expressed as an annual percentage of the total amount of credit.	16.1% APR (variable).
The APR is there to help you compare different offers.	The APR has been calculated based on the assumption that you spend £1,200 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. The charges you pay in respect of the Nominated Account have not been taken into account to calculate the APR.
<p>In order to obtain the credit or to obtain it on the terms and conditions marketed, you must take out:</p> <ul style="list-style-type: none"> - an insurance policy securing the credit, or - another ancillary service contract. <p>If we do not know the costs of these services they are not included in the APR.</p>	To obtain the credit you must hold a current account with the Bank.
Related costs	
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.	The Bank may vary charges to reflect the reasonable cost to the Bank of performing the act or service in respect of which the charge is made. If the charge is increased, the Bank will give you written notice of the change at least 30 days before it takes effect.
Costs in the case of late payments.	You will be charged interest both before and after a court judgment, at the rate of 15% per year 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 that the credit Agreement has been executed, or you receive a written notification of your credit limit (whichever is later) and will end 13 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 provide you with 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 and the Prudential Regulation Authority.
(b) concerning the credit Agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit Agreement.	English law.
The law applicable to the credit Agreement and/or the competent court.	English law and the non-exclusive jurisdiction of the courts of England. However, the Bank may bring claims in other courts.
Language to be used in connection with the credit Agreement.	English.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	You can ask the Financial Ombudsman Service to review any complaint made to the Bank if you are dissatisfied. You can write to The Financial Ombudsman Service at Exchange Tower, London E14 9SR; telephone on 0800 023 4567 (from a landline) or 0300 123 9123 (from a mobile); email on complaint.info@financial-ombudsman.org.uk .