

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.	£65,867.59
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 £60,260 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.	Credit card.
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.	18.2%APR (variable). The APR has been calculated based on the assumption that you spend £60,260 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.	<p>If you have had or intend to have face-to-face meetings with your relationship manager AND you intend to sign the agreement off the Bank's premises, this section DOES NOT apply to you.</p> <p>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 14 days after that day.</p>
Right of cancellation	<p>If you have had or intend to have face-to-face meetings with your relationship manager AND you intend to sign the agreement off the Bank's premises, this section DOES apply to you.</p> <p>There is no right to withdraw from the credit agreement. However, once you have signed the credit agreement you will have a short time in which you can cancel it. The Bank will send you exact details of how and when you can do this.</p>
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.	<p>The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN is the supervisory authority under the Consumer Credit Act 1974.</p> <p>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.</p>
(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 contract.	English law.
The law applicable to the credit agreement and/or the competent court.	The agreement is governed by English law and any legal case concerning the agreement will be subject to the non-exclusive jurisdiction of the courts of England and Wales.
Language to be used in connection your agreement.	Information and contractual terms and conditions will be supplied in English. The Bank will communicate with you in English throughout the duration of the agreement.
(c) Concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint, please telephone the Bank on 020 7353 4522 or write to 37 Fleet Street, London, EC4P 4DQ. If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service at Exchange Tower, London E14 9SR, telephone 0845 080 1800 or e-mail enquiries@financial-ombudsman.org.uk