

SUMMARY BOX

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Typical 31.8% APR (variable)	
Other rates	Monthly Interest Rate	Annual Interest Rate
Purchases	0.793%	9.9%
Cash advances	0.793%	9.9%
Interest free period	<ul style="list-style-type: none"> • Maximum 45 days for purchases if you pay your balance in full and on time. • No interest free period for cash advances. 	
Interest charging information	Where interest is charged the periods over which it is charged are as follows:	
	From	Until
	Purchases transaction date	repaid in full
	Cash withdrawals transaction date	repaid in full
Allocation of payments	We will apply payments we receive to your account in the following order: 1. Interest and other charges 2. The Standard Balance 3. The Cash Balance	
Minimum payment	3% or £5 per month (whichever is the greater). If you only make the minimum payment each month it will take you longer and cost you more to clear your balance.	
Amount of credit	Minimum credit limit of £10,000.	
Fees	£150 annual fee.	
Charges	Cash advances:	2% (min. £2.50)
	Overseas transactions:	2.5%
	Copies of statements:	£3.00
	Copies of transactions:	£5.00
Default charges	Late payment:	£12
	Over credit limit:	£12
	Returned payment:	£12

Pay less interest by repaying more each month

The example below assumes the following:

- £1,000 purchase on 1st November 2006 and no further transactions made
- 9.9% interest rate and an annual fee of £150 is charged
- Credit limit is not exceeded
- Minimum payment of 3% or £5 (whichever is greater) is made
- Payment is made each month on payment due date

Monthly payment	Minimum payment each month	£50 each month	£100 each month
How much interest will be charged in the first year	£99.62	£91.78	£69.30
How much interest will be charged in the second year	£76.49	£41.73	£1.00
How long would it take to clear the balance?	10 years 10 months	2 years 3 months	1 year 2 months

Please note: the typical APR has been calculated according to consumer credit regulations which require us to assume a notional credit limit of £1,500 when calculating the APR. As a result, the £150 fixed annual card fee inflates the typical APR. Please note that the annual interest rates on purchases and cash remain unchanged at 9.9% per annum. The cost of using the Barclays Infinite Card has therefore not changed. If you have any queries regarding the indicated APR or the actual interest rate of your card, please contact Barclays Infinite Card Enquiries on 0845 300 2670 (from the UK) or +44 1604 549 042 (International).

You must be aged 21 or over to apply for a Barclays Infinite credit card. Terms and Conditions apply to all Barclays Infinite services. Further details of Barclays Infinite services accompany each Barclays Infinite card issued. Alternatively, write to us at Barclays Infinite, PO Box 6476, Northampton NN4 1ZN, call 0845 300 2670* or if overseas, contact +44 (0) 1604 549 042 or see our website www.barclays.co.uk/infinite.

Cancellation Rights

You have the right to cancel this agreement. This right will expire 14 days after we post the card to you. Unless you cancel within this period you will be bound by this Agreement. If you wish to cancel this Agreement, please send written notice to Barclaycard, Department BCR, Northampton, NN4 7SG. If you cancel you will still need to repay any money already lent to you. Unless you repay this money in full within a month of cancellation, you may be required to pay interest or other charges under the terms of this agreement.

Available in Braille, large print or audio format by calling 0845 300 2670* or +44 1604 549 042.

* Lines are open 7 days a week from 8am to 9pm. We want to provide you with excellent service, so we may monitor or record calls. Calls to 0845 numbers will cost no more than 4p per minute (min 5.5p) for BT customers (current at October 2006). The price on non-BT phone lines may vary. Calls to 0800 numbers are free if made from a UK landline.