

# Frequently asked questions



## When can I start using my Thomson Credit Card?

Once you have completed your application, your Thomson Credit Card will be sent to you within 7-10 working days (subject to approval). When your card arrives you must call us to activate it on 0800 915 2205 (calls may be recorded and monitored for training and security purposes and to help us manage your account).

## How many Reward Points will I earn each time I use my Thomson Credit Card?

You'll earn Thomson Reward Points with every purchase. You'll collect 1 point for every £1 you spend at a Thomson travel shop in the UK or online at [thomson.co.uk](http://thomson.co.uk) or [firstchoice.co.uk](http://firstchoice.co.uk) and 1 point for every £2 you spend when you make a purchase anywhere else. Your Thomson Credit Card is accepted at over 36 million places around the world, wherever you see the MasterCard logo. The more you use your card, the more Reward Points you'll earn. Use your Thomson Credit Card for everyday things like shopping and filling up the car to bigger expenses like holidays and see how quickly your Reward Points add up.

## When does the 0% interest on purchases end?

The 0% interest period on purchases ends 3 calendar months from the date of account opening. At the end of the offer period, the remaining balance will be moved to your standard purchase rate and will start accruing interest at the standard purchase rate. Please be aware that the 0% rate only applies to purchases and if you use your card to make cash transactions interest at the cash rate will be charged on these transactions.

## What does 'no credit card fees' mean?

You won't be charged any credit card fees when you use your Thomson Credit Card to pay in a Thomson travel shop in the UK or online at [thomson.co.uk](http://thomson.co.uk) or [firstchoice.co.uk](http://firstchoice.co.uk). Other credit cards attract a credit card fee.

## What does 'fee free Thomson travel money' mean?

You won't be charged any cash transaction fees when you purchase your travel money using your Thomson Credit Card at a Thomson travel shop in the UK or online at [thomsontravelmoney.co.uk](http://thomsontravelmoney.co.uk). You can purchase up to 75% of your total credit limit with a maximum transaction value of £3,000. The credit limit is shown on your statement.

## How does 'Instant Spend' work?

If you qualify for Instant Spend you can use your card instantly to pay for your next holiday with us. If you qualify you will be sent an email with your temporary card number along with your credit limit. You can use this temporary card number to spend instantly in a Thomson travel shop or on [thomson.co.uk](http://thomson.co.uk) or [firstchoice.co.uk](http://firstchoice.co.uk). Your temporary card number is valid for 7 days and can be used multiple times in a Thomson travel shop or online at [thomson.co.uk](http://thomson.co.uk) or [firstchoice.co.uk](http://firstchoice.co.uk). The temporary card cannot be used to purchase Thomson travel money, Thomson Multi Currency Travel Cards or gift cards. The lead name on bookings made using your temporary card must be the primary credit card account holder. You cannot use your temporary card to purchase a holiday with a departure date within 15 days from the date your application is approved.

## Applying for a card

### How do you decide whether I qualify for a Thomson Credit Card?

To qualify for a Thomson Credit Card, you must:

- be 18 years or over
- be a permanent UK resident and have lived in the UK for the last 12 months (unless you're HM Forces Personnel)
- have a current UK bank account and a home or mobile phone number
- not already have a Thomson Credit Card
- have a regular income

NewDay Ltd will also perform a credit search to make sure that the credit is affordable for you.

### How long will it take to complete an application?

It should take 10 – 15 minutes.

### How long does it take to get a decision?

If you're accepted or declined, it's an instant decision. However, we may refer the decision to an Underwriter to assess. If so, they may contact you for further information before making a final decision.

### What happens if I apply for an account and change my mind after the application has been processed?

You have 14 days from the day after you receive your card to tell us you want to withdraw from the agreement. You can do this by writing to us or calling Thomson Card Services on 0333 220 2670. We will tell you how much to repay and how to pay it. You will then have 30 days to pay what you owe, including any interest.

### Can I apply again if I am declined?

We would advise that you check your credit report and avoid reapplying for at least six months.

### How do you use the information I give you?

The details you provide on your application form help us to make responsible lending decisions. Details of how we use your information after this are available in our Privacy Policy.

## Credit Searches

### Will you carry out a credit search?

As a responsible lender, we will always carry out a credit search.

### What is a credit score?

This is based on a number of factors. We will use this information to determine the amount of credit that we think is affordable for you.

### How can I find out about my credit history?

You can contact the credit reference agencies currently operating in the UK – these are listed below. They will charge you a small statutory fee. Call Credit Limited, Consumer Services, P.O. Box 491, Leeds LS3 1WZ or call 0330 024 7574 or log onto [www.callcredit.co.uk](http://www.callcredit.co.uk) (Consumer Help Section).

Equifax, Customer Relations, P.O. Box 10036, Leicester LE3 4FS or call 0844 335 0550 or log on to [www.equifax.co.uk](http://www.equifax.co.uk)

Experian Consumer Help Service, PO Box 8000, Nottingham, NG80 7WF. Tel: 0344 481 8000 or log onto [www.experian.co.uk](http://www.experian.co.uk)

### Will applying for a card affect my credit rating?

If you open several credit accounts or apply for a number of credit facilities in a short space of time, this could affect your credit rating. This is because lenders wish to lend responsibly and avoid customers taking on more credit than they can afford.

## Credit Limit

### What is a credit limit?

This is the maximum amount of money available to spend on your account.

### What is a cash limit?

This is the maximum amount of cash that you can withdraw. It is part of your credit limit.

### What is the Thomson Travel Money Limit?

This is the maximum amount of Thomson Travel Money that you can buy. It is part of your credit limit.

### How do you decide my credit limit?

This is based on information obtained from your application and the outcome of the credit search performed at the credit reference agency

### Can I increase my credit limit?

You can ask us if we will consider an increase to your credit limit, but any change to your credit limit will depend on your personal circumstances. We will then make an assessment before deciding if your limit should be increased. The limit available to our customers is regularly reassessed to ensure they have the appropriate level of credit available. As part of our commitment to lend responsibly, our lending policy ensures that the amount of credit is affordable.

### Can I decrease my credit limit?

Yes, we can decrease your credit limit to any amount, provided it is not lower than your balance.

### Can NewDay Ltd change my credit limit?

As part of our commitment to ensure that we are lending responsibly, we conduct regular reviews of all our accounts and we may decide to decrease your credit limit or to offer you an increase. If we decide to offer you an increase, we will provide 30 days' notice of any change and you will have the opportunity to tell us that you do not want the increase, and/or that you do not want to be considered for an increase in the future.

### What happens if I go over my credit limit?

In line with your terms and conditions, you will be charged a £12 fee for going over your credit limit. The amount by which you are over your limit is immediately repayable. Any promotional offers that you may have will also come to an end.

## Balance Transfers

### What is a Balance Transfer?

A Balance Transfer is a facility you may be offered if you are accepted for a Credit Card. It enables you to transfer a balance held on another card(s) to your Thomson Credit Card.

## Is there a fee for Balance Transfers?

The Balance Transfer handling fee is up to 5% of the amount transferred and will be charged each time you make a transfer. We will let you know the fee at the time that a Balance Transfer is offered. After a Balance Transfer has been processed, you cannot cancel it and the Balance Transfer fee cannot be refunded to you unless you exercise your right to withdraw from your credit card agreement within 14 days of receiving your card. The handling fee will be shown on your monthly statement following the transfer. If you exercise your right to withdraw from your credit card agreement within 14 days of receiving your card, the fee will be refunded.

## How can I request a Balance Transfer?

To request a Balance Transfer, your MasterCard must be activated and you should call Thomson Credit Card Services on 0333 220 2670.

## How long will it take to process a Balance Transfer?

It may take up to 10 days to complete a Balance Transfer. You should continue making monthly repayments to your existing card provider(s) until the transfer shows on your account with them.

## How much can I transfer?

You can transfer any amount from £100 up to 95% of your credit limit. All or part of the balance(s) requested may be transferred, subject to your credit limit and to our approval.

## Can I transfer balances from a number of financial providers?

Yes, subject to approval, you can transfer balances from a number of accounts and financial providers – providing that they are UK store card or credit card balances. However, you cannot transfer balances from another card provided by NewDay Ltd. All transfers are subject to our approval.

# Cards and PINs

## When will I get my card?

You will receive your card within 7-10 working days of signing your credit agreement and the terms and conditions.

## How do I activate my card?

Call 0800 915 2205 (calls may be recorded and monitored for training and security purposes and to help us manage your account). Opening hours are: Monday to Sunday 8am to 9pm. The main account holder must activate this card before it can be used.

## What do I do if I lose my card or it's stolen?

As soon as you identify that your card has been lost/stolen, you will need to call Thomson Credit Card Services on 0333 220 2670 so that we can block your card and issue you with a new one. Calls are charged at a standard national rate. Call costs from mobiles may vary so please check before calling. Our lines are open seven days a week, 8am to 9pm. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

## Where can I use my Credit Card?

At over 36 million outlets worldwide, wherever the MasterCard logo is displayed.

## When will I get my PIN?

You will receive your PIN within five working days of your application being approved by NewDay.

## How do I change my PIN?

You can change your PIN at any cash machine in the UK displaying PIN Services and by following the simple instructions.

## What if I forget my PIN or get it wrong?

You'll have three chances to enter your PIN correctly when you're trying to pay. If you enter it incorrectly three times in a row, your PIN will be locked and you'll need to call Thomson Credit Card Services on 0333 220 2670 to request a new PIN.

## Will I need to use my PIN when buying online, over the phone or via mail order?

No, Chip and PIN replaces using a signature to confirm transactions – as you haven't signed for these in the past, you won't need to enter your PIN. But you may be asked to enter the 3 digit security code shown on the back of your card.

## Can I use my Chip and PIN card abroad?

Yes in countries where Chip and PIN has been introduced. Where it hasn't, you will be asked to sign a receipt. Therefore please ensure you still sign the back of your card when you receive it.

## Can I apply for a chip and signature card?

If you are unable to use a PIN, call Thomson Card Services on 0333 220 2670 and we will be able to provide you with a Chip and signature card.

## Can I apply for an additional cardholder on my account?

Yes, you can add up to three people to your account at no extra cost. Additional cardholders must be over the age of 18, a UK resident and be your partner, spouse or other close relative and live at the same address as you. You will be responsible for all use of the card by the additional cardholders; they will also share your credit limit. All additional cards will earn Thomson Reward Points. You can request for any additional cardholders to be added to your account when you first apply. If you are already a cardholder and wish to add someone to your account please call Thomson Card Services on 0333 220 2670.

# Protecting you and your card

## How can I protect my card from fraud and misuse?

To avoid your card and account falling into the wrong hands, you should activate and sign the back of it as soon as you receive it.

Please memorise and destroy your PIN as soon as you (or your additional cardholder) receive it, and do not write it down (unless you do it in such a way that it would be impossible for someone else to recognise). If you change your PIN, make sure you choose it carefully. Never give your card or account number to anyone else and don't allow anyone else to see your PIN when entering it at a Chip and PIN terminal. If you have reason to suspect that someone has unauthorised access to your account, you should report it to Thomson Card Services on 0333 220 2670 immediately.

## What should I do if I don't recognise a transaction on my account?

Please contact Thomson Card Services on 0333 220 2670 straightaway.

## How do I report my card lost or stolen?

You should report it to us immediately on our Lost and Stolen Card Helpline on 0333 220 2670. We will stop all transactions and will arrange for a replacement card to be sent to you as soon as possible.

## What do I do if I suspect fraud on my account?

Contact Thomson Card Services on 0333 220 2670 immediately, so that we can investigate this for you.

## In what circumstances can you suspend use of the card?

We may at any time suspend your right to use the card or the account; where we reasonably consider that this is necessary because of reasons relating to the security of your card or account; suspected unauthorised or fraudulent use of the card; or if you have broken the terms of your agreement.

# Rates and charges

## What is estimated interest?

The estimated interest amount gives you an indication in advance of how much interest you could be asked to pay on your next statement and will help you manage your finances more effectively.

The estimated amount is based on the following assumptions:

You only pay the minimum payment amount shown on your statement

Your balance doesn't increase before your next statement date due to any more purchases, cash advances or Balance Transfers

The minimum payment is applied to your account on the due date

The way we calculate interest doesn't change. If any change in your interest rate has been notified to you, the estimated interest will take this change into account

The amount takes no account of any delayed payment promotions we may offer in the period ahead

## Will I be charged extra for using my card abroad?

All transactions in currencies other than sterling will be converted into sterling on the day they are added to your Account at the Payment Scheme Exchange Rate (at the date and time the transaction is processed) together with the Non-Sterling Transaction Fee (2.75%). The Payment Scheme Exchange Rate used may differ from the rate when the transaction was made as exchange rates vary on a daily basis. The Payment Scheme Exchange Rate used when such transactions are made, and the amount of the transactions in sterling following application of the exchange rate will be set out in your statement. For an indication of the Payment Scheme Exchange Rate you can visit [www.mastercard.com](http://www.mastercard.com).

You can make purchases at over 36 million places worldwide, wherever you see the MasterCard logo. Please note that occasionally, for fraud prevention and security purposes, transactions may be declined or referred when your card is used abroad. NewDay Ltd adheres to a number of financial sanction regimes which may affect your ability to use your card abroad. For details of any current restrictions, you should contact us before travelling on 0333 220 2591. This line is open seven days a week, 24 hours a day.

## What do you mean by APR?

It stands for the Annual Percentage Rate, and is the annualised cost of credit; it also includes any fees, such as an annual fee, but not default charges.

## Where can I find my APR?

The APR applicable to your account when you open your account will be shown on your credit agreement.

## Can I withdraw cash on my card?

You are able to withdraw cash from any cashpoint that displays the MasterCard logo. There is a cash advance fee of 3% or £3 (whichever is greater) every time you withdraw cash. You can withdraw cash up to your cash limit which will be displayed on your statement. Interest will be charged from the date of the transaction even if you pay off your balance in full.

## When do you charge interest?

From the date the amount is debited from your account. However, if you pay your balance off in full by the due date, every month you will not be charged any interest. However, if you use your card to make cash transactions, interest will be charged from the date of the transaction even if you pay off your balance in full.

## Why would you change my interest rate?

We may change interest rates for the reasons set out in your terms and conditions, these include to reflect rate moves in the market or if your personal circumstances change. We will always give you at least 30 days' notice in writing of an interest rate increase, and another 30 days to tell us that you would like to close your account and pay down the balance at the existing rate.

## What other charges may be applied to my account?

You can view other rates and charges by viewing the Summary Box. The charges are also shown on your credit agreement.

## How much will I have to pay to my account each month?

The minimum payment will be the sum of

- (i) the amount of any interest and Default Fees charged to your Account in the current Statement Period; plus
- (ii) 1% of the Standard Balance shown on your statement; plus
- (iii) the amount of any arrears, which are immediately repayable;

subject to this being a minimum of £5. If your total Standard Balance is less than £5, the minimum payment due will be the total outstanding balance. Any overlimit amount is immediately repayable.

## How are payments applied to my account?

If you do not pay the Standard Balance in full in any month, we will apply your payment to (i) Transactions and Promotional Transactions (ii) any Account fee charged in connection with a Transaction or Promotional Transaction, (iii) other Account fees and to (iv) any Default Fees which are shown on your statement as follows:

- 1) It will be allocated to the different amounts of your outstanding stated Standard Balance that are charged at higher interest rates before those that are charged at lower interest rates.
- 2) If interest is charged at the same rate on different amounts, we will apply your payment to the different amounts in the following order: Cash Transactions, Balance Transfers, other Promotional Transactions, Purchases and other Transactions. If you have more than one

Promotional Transaction at the same rate, your payment will be applied first to the Promotional Transaction that has the earliest Promotional Period start date.

3) If you pay more than the Standard Balance shown on your statement in any month we will apply your payment to Transactions on your Standard Balance which are not shown on your statement before any Transactions on your Buy Now Pay Later Balance which are shown on your statement.

Where an Account fee is charged in connection with a Transaction or Promotional Transaction, it will be applied by reference to that Transaction type. Otherwise it will be applied after other Transactions as set out in 2) above.

We will apply any remaining payment to Transactions not yet shown on your statement in the same order as set out above.

## What should I do if I am experiencing financial difficulties?

If you are having difficulties with your repayments please call Thomson Card Services on 0333 220 2670 as early as possible and we can suggest ways to help.

## Managing your account

### Can I manage my card account online?

Yes. Using our Online Account Manager, you can view your purchases, make payments and manage your Direct Debits online 24 hours a day, 365 days a year.

### Making a payment

When making payments please always quote your account number, this is the 16 digit number found on the top right hand corner of your statement. You do not need to contact us to confirm receipt of payments.

### You can pay your account using any one of the following methods:

**By Direct Debit** – You can set up a Direct Debit to pay the minimum payment amount, the full balance or a fixed amount on your card automatically every month. If you choose a fixed amount, this should be for an amount that will be more than your minimum payment. If in any month it is less, we will always collect at least your minimum payment. You can also set up a Direct Debit using the Online Account Manager under 'Manage payments'. Alternatively, you can call Thomson Card Services on 0333 220 2670.

**By Internet or Telephone Banking** – You'll need to provide your bank with our sort code 09-01-09, our account number 01000007, and your card number.

**Through On Line Account Manager** – You can set up a Direct Debit using the Online Account Manager under 'Manage payments'.

**By Telephone** – Call Thomson Card Services on 0333 220 2670 to pay using a debit card.

**By Post** – Please send your payment at least seven working days (a working day is defined as Monday – Friday, excluding bank holidays) before the payment due date. Please do not send post-dated cheques or cash. Please ensure the cheque is made payable to NewDay Ltd, with the 16 digit account number included on the first line and send to NewDay Ltd, PO Box 218, Rotherham, S98 1NS.

**At any bank** – Please make your payment by cheque or cash at least five working days (a working day is defined as Monday – Friday, excluding bank holidays) before the payment due date by using the Bank Giro Credit slip attached to your statement – your bank may charge a fee for this service. Please ensure the cheque is made payable to NewDay Ltd, with the 16 digit account number included on the first line.

### Can I change the date I pay my account?

No, we are unable to change payment due dates, as they are linked to when your statement is due, which is a fixed date set by us.

### How much can I pay each month?

You can pay whatever you like each month, but you must make at least the minimum payment. If you only make the minimum payment this will cost you more and it will take longer to clear your balance.

### What is the minimum that I have to pay each month?

The minimum payment will be the sum of

(i) the amount of any interest, and Default Fees charged to your Account in the current Statement Period; plus



(ii) 1% of the Standard Balance shown on your statement; plus

(iii) the amount of any arrears, which are immediately repayable; subject to this being a minimum of £5.

If the total of your Standard Balance is less than £5, then the minimum payment due will be the total outstanding balance. Any over limit amount is immediately repayable.

### Will it cost me more if I only make the minimum payment?

If you make only the minimum payment each month it will take you longer and cost you more to clear your balance as you will pay more interest on your account.

### What happens if I miss a payment?

You will incur a late payment charge of £12. We may also provide this information to credit reference agencies and this may affect your ability to obtain credit. Any promotional offers that you have will also come to an end.

### Can I re-open my account if I close it?

No, if you would like a new account, please apply again.

### Are there any penalties, costs or charges if I decide I don't want the card any more?

You will not receive any penalties, costs or charges if you decide to close your account.

### How do I end the agreement if I decide I don't want the card any more?

Call Thomson Card Services on 0333 220 2670, or write to us at Thomson Card Services, NewDay Ltd, PO Box 700, Leeds, LS99 2BD.

## Statements and Notices

### When will I get a statement?

You will receive a statement once a month, when there is a transaction on your account. Your statement date will be determined by NewDay Ltd and you can find out this date by contacting Thomson Card Services on 0333 220 2670.

### Can I change the date I receive my statement?

No, your statement date is fixed by NewDay Ltd and will be the same each month.

### Will I receive eStatements or paper statements?

All customers automatically receive eStatements. You will receive an email notifying you each month when your eStatement is produced. eStatements give you the same information as paper statements, but you view them by logging on to Online Account Manager rather than receiving them through the post. If you would prefer to receive paper statements sign in to Online Account Manager to update your preferences under 'My details' or contact us on 0333 220 2670.

### How will I receive notices from NewDay?

You can view notices by logging on to Online Account Manager. If you have told us that you would prefer to receive paper statements, you will also receive paper notices.

## Contact us

### Who is NewDay Ltd and how do I contact them?

NewDay is a leading consumer finance provider, specialising in the UK credit card market. New Day Ltd issues the Thomson Credit Card. If you have a query about your Card please contact Thomson Card Services on 0333 220 2670. Calls from a landline are charged at a standard national rate. Call costs from mobiles may vary so please check before calling. Our lines are open seven days a week, 8am to 9pm. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

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