

0% Offer

Receive 0% interest for 3 months from account opening on all purchases made with the Thomson Credit Card.

How will the offer be shown on my statement?

Transactions will appear on your statement in the usual way. Balances on promotional rates will be shown on the front and back of your statement. The back of your statement will show the date that your 0% interest rate comes to an end and the interest rate that you will then pay, but please note that if you have a number of offers at promotional rates it may not show the expiry dates of all the offers, but will always show those expiring soonest.

Can I make more than one purchase at 0%?

You can make as many purchases at 0% as you like, up to your credit limit, before the offer comes to an end.

Do I have to make payments during the offer period?

Yes, you will have to make at least the minimum payment as set out in your statement each month.

When does the 0% interest period end?

The 0% interest period ends 3 calendar months from the date of account opening. At that point, this balance will start accruing interest at the standard purchase rate. You will be made aware of this in advance on your statement.

What rate will I pay at the end of the 0% interest period?

You will pay the standard purchase rate on any remaining balance. This rate will be shown on your statement. If you have made any cash transactions, these will continue to be charged at the rate for cash transactions.

What happens if I do not make my minimum payment in full and on time or go over my credit limit?

If you do not make at least your minimum payment in full and on time or if you go over your credit limit your promotional rate will be withdrawn and you will pay the standard purchase rate on any remaining balance.

What happens if I pay my balance in full each month via Direct Debit?

If you have an existing Direct Debit that pays your full statement balance each month, please note that this will mean that any balances on 0% will also be collected. If you want to change this, please speak to Thomson Card Services on **0333 220 2670** – Calls from a landline are charged at a standard national rate. Call costs from mobiles may be higher, so please check before calling. Our lines are open seven days a week, 8am to 8pm. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

How do I change my payment method or Direct Debit details?

Please speak to Thomson Card Services on **0333 220 2670**.

REPRESENTATIVE EXAMPLE

Representative (variable)	Purchase Rate	Assumed Credit Limit
19.9% APR (Variable)	19.94% P.A. (Variable)	£1,200

Important information:

If you do not make any required payment in (minimum or full) on time or if you go over your credit limit your 0% promotional rate may be withdrawn. At the end of the offer period you will pay the standard purchase rate on any remaining balance.

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