

# PARTNERSHIP CARD

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Pre-contract credit  
information

John Lewis  
FINANCE

# PRE-CONTRACT CREDIT INFORMATION

(Standard European Consumer Credit Information)

## 1. Contact details

Creditor.	John Lewis Financial Services Limited
Address.	8 Canada Square, London, E14 5HQ
Telephone number.	0345 300 3833
Credit Intermediary.	John Lewis plc trading as John Lewis Finance (authorised by the Financial Conduct Authority, register number 724309) may have acted as credit intermediary in connection with this agreement.
Address.	171 Victoria Street, London SW1E 5NN

## 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.	We will confirm your credit limit after we have signed the agreement. If we change it later, we will tell you before we make the change. Your limit will be based on our view of your ability to repay us from information we get from credit reference agencies, your application and how you manage the account.
How and when credit would be provided.	You will normally be able to use the account when we have sent you a card. You, and any person you have asked us to give an additional card to, can borrow for the following types of transaction: <ul style="list-style-type: none"><li>• To make a purchase.</li><li>• To obtain cash or make a cash related payment.</li><li>• To make a balance transfer by asking us to send a payment from your account to reduce or repay an amount you owe another lender.</li></ul>
The duration of the credit agreement.	The agreement will begin when we have signed it and opened the account linked to your card. The agreement does not have a fixed end date.
Repayments.	We will send you a statement each month showing the minimum payment for that month (we will not send a statement if you do not need to make a payment). You can always pay more than the minimum payment to reduce the amount of interest you have to pay. The minimum payment will be the higher of: <ul style="list-style-type: none"><li>• The sum of (a) interest for the period from the last statement, (b) any default charges and (c) 1% of the full amount you owe as shown on your monthly statement (not including interest and default charges).</li><li>• 3% of the full amount you owe as shown on your monthly statement (including interest and charges).</li><li>• £5.</li></ul> If you owe less than £5, you must pay the full amount you owe.

<p>Your repayments will pay off what you owe in the following order.</p>	<p>If the amount you pay in a month is less than the full amount you owe, we will apply the amount you pay in the following order:</p> <ul style="list-style-type: none"> <li>(a) any unpaid arrears or amounts over the credit limit;</li> <li>(b) the amount you owe us and shown in your statement;</li> <li>(c) any transactions, interest or charges not yet included in a statement.</li> </ul> <p>We will apply your payment first to amounts on your account which we charge at the highest interest rate followed by amounts we charged at lower rates. In each case, interest and charges are paid off first.</p> <p>If some amounts are charged at the same interest rate, we will apply your payment to the oldest amounts first.</p>
<p>The total amount you will have to pay. This means the amount you have borrowed plus interest and other costs.</p>	<p>£1315.82</p> <p>We do not know when this agreement is made how much you will actually pay, or the cost, because this depends on how much you borrow, how quickly you repay it and whether we make any changes to interest rates or charges or other terms (e.g. if we increase the minimum monthly payment).</p> <p>For this reason, regulations require us to assume when we work out the APR and total amount payable that the credit limit is £1,200, you spend the full amount on a purchase when the account is opened and you repay it, with interest at the standard rate for purchases stated in this agreement, by 12 equal monthly payments.</p>

### 3. Costs of the credit

<p>The rates of interest which apply to the credit agreement.</p>	<p><b>Introductory rates</b></p> <p>The following annual interest rates will apply for the periods set out below:</p> <ul style="list-style-type: none"> <li>• 0% on balance transfers for 18 months from account opening; and</li> <li>• 0% on purchases for 9 months after account opening.</li> </ul> <p><b>Standard rates</b></p> <p>In all other cases, and after the end of the periods set out above, the following variable standard annual interest rates will apply:</p> <ul style="list-style-type: none"> <li>• 18.9% on purchases;</li> <li>• 18.9% on balance transfers; and</li> <li>• 23.9% on cash or cash related payments.</li> </ul> <p><b>Changes</b></p> <p>We may change the rates we charge as set out in your agreement. This includes if we change our view of your ability to repay us due to information we receive from credit reference agencies or the way you manage your account.</p> <p>At least 30 days before we make any change we will tell you about the change and how it will affect you. We will do this by including a message in your monthly statement or by writing to or emailing you separately.</p>
<p>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.</p>	<p>18.9%.</p> <p>The APR is calculated using the same assumptions as for calculating the total amount you will have to pay above. If the APR were to be calculated using the interest rate applicable to another form of drawdown, such as cash or withdrawals, then the APR may be higher.</p>

## Related costs

<p>Any other costs deriving from the credit agreement.</p> <p>Conditions under which the above charges can be changed.</p>	<p>You will pay charges in the circumstances set out below:</p> <p><b>Introductory charges</b> If you make a balance transfer, 2.9% (or a minimum of £5) of a balance transfer made within 18 months of account opening.</p> <p><b>Standard charges</b> If you make a balance transfer, 2.9% (or a minimum of £5) of each balance transferred. If you obtain cash, 2.5% (or a minimum of £2.50) of any cash amount advanced. If you obtain cash or make a purchase in a non-Sterling currency, 2.75% of the amount in Sterling.</p> <p><b>Default charges</b> For going over the credit limit (even if we permit it) £12. For payments which are returned unpaid £12. For taking action to obtain repayment, we may require you to pay our reasonable costs and expenses, including legal and tracing costs.</p> <p><b>Changes</b> We may change our charges for the reasons set out in your agreement. We will notify you of changes in the same manner as set out above for interest rates.</p>
<p>Costs in the case of late payments.</p>	<p>You will pay £12 for paying late.</p> <p>We do not charge any interest on this or other default charges but we will charge interest on the outstanding balance at the relevant rate.</p> <p>We will only change the interest rate and charges for the reasons set out above and in your agreement.</p>
<p>Consequence of missing payments.</p>	<p>If you repeatedly fail to pay minimum payments this could have severe consequences for you. We may:</p> <ul style="list-style-type: none"> <li>• demand immediate repayment of the amount you owe on the account;</li> <li>• disclose information about you and the conduct of your account to licensed credit reference agencies (which may make it more difficult for you to borrow in future);</li> <li>• restrict access to credit on other accounts you have with us (such as an overdraft or other credit cards);</li> <li>• bring legal action to recover what you owe us (which could include asking a court to order that, if a property you own is sold for any reason, some of the sale proceeds are used to repay this loan); and</li> <li>• require you to pay our reasonable costs and expenses for taking action to obtain payment, including legal costs.</li> </ul>

## 4. Other important legal aspects

<p>Right of withdrawal.</p>	<p>You have the right to withdraw from this agreement, without giving any reason. This right begins the day after you receive written confirmation from us that we have signed the agreement and ends after 14 days.</p>
<p>Early repayment.</p>	<p>You can repay all, or part, of the amount you have borrowed at any time.</p>
<p>Consultation with a Credit Reference Agency.</p>	<p>We will inform you immediately and without charge if we reject your credit application on the basis of a consultation with a Credit Reference Agency.</p>
<p>Right to a draft credit agreement.</p>	<p>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling at the time of the request to proceed to the conclusion of the credit agreement.</p>

The period of time during which the creditor is bound by the pre-contractual information.	This information is valid for 30 days from the date you receive it.
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## 5. Additional information in the case of distance marketing of financial services

<b>(A) Concerning the creditor</b>	
Registration number.	Financial Services Register no. 715060 Payment Services Register no. 542750
The supervisory authority.	The Financial Conduct Authority.
<b>(B) Concerning the credit agreement</b>	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	The laws of England and Wales.
The law applicable to the credit agreement and/or the competent court.	This agreement is governed by the laws of England and Wales. Any dispute can be dealt with by an English or Welsh court unless your address is in: <ul style="list-style-type: none"> <li>• Scotland (where it will be dealt with by the courts of Scotland); or</li> <li>• Northern Ireland (where it will be dealt with by the courts of Northern Ireland).</li> </ul>
Language to be used in connection with the credit agreement.	We will communicate with you at all times in English.
<b>(C) Concerning redress</b>	
Access to out-of-court complaint and redress mechanism.	If you have a complaint and you are not happy with the way that we deal with your complaint, you may be able to refer your complaint to the Financial Ombudsman Service by writing to Financial Ombudsman Service, Exchange Tower, London E14 9SR, calling 0800 023 4 567 or 0300 123 9 123 or sending an email to <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> . You may be able to submit a claim through the European Online Dispute Resolution Platform (available at <a href="http://ec.europa.eu/consumers/odr/">http://ec.europa.eu/consumers/odr/</a> ) if you live outside the United Kingdom or if you prefer not to deal directly with the Financial Ombudsman Service.