

Law Society Platinum Visa Card - summary box

The information contained in this table summarises the key product features and is not intended to replace any Terms & Conditions.

APR	Representative 9.9% APR (variable)			
Interest Rates		Introductory	Monthly Rate	Annual Rate
	Purchases	N/A	0.790% p.m.	9.5% p.a.
	Cash Advances	N/A	1.519% p.m.	18.2% p.a.
	Balance Transfers	5.75% p.a. for six months from Account Opening	0.790% p.m.	9.5% p.a.
	Introductory Rate is charged for the first six months on Balance Transfers from the date the Account is opened. At the end of this period the Introductory Rate reverts back to the Standard Interest Rate applicable to the product at the time. For current rates please call us on 0845 600 4062 or visit lawsociety.org.uk/creditcard .			
Interest-free period	<ul style="list-style-type: none">Maximum 55 days if you always pay your balance in full and on time.			
Interest charging information	You will not pay interest on new purchases, Cash Advances or Balance Transfers if you pay your balance in full and on time on your current statement and on your previous statement. Otherwise, the period over which interest is charged is as follows:			
		From	Until	
	Purchases	Date debited to your account	Paid in full	
	Cash Advances	Date debited to your account	Paid in full	
	Balance Transfers	Date debited to your account	Paid in full	
Allocation of Payments	If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order: <ul style="list-style-type: none">cash interest;Cash Advance fees from previous Statements;Cash Advances (including cash from a Cash Machine) from previous Statements;interest;fees from previous Statements; andpurchases from previous Statements The remainder (if any) will be applied to Transactions on the current Statement in the following order: <ul style="list-style-type: none">Cash Advance fees;Cash Advances;all other fees;purchases and Balance Transfers; and,any other promotional offers. For further details, please refer to your credit card Terms and Conditions of Use.			
	Minimum repayment	3%, or £5, or all default charges and interest plus 1% of the principal balance outstanding, whichever is the greater. If you only make the minimum payment it will take longer and cost more to clear your balance.		
	Credit Limit	Minimum Credit Limit	£500	
		Maximum Credit Limit	Subject to status	
	Fees	No annual fee		
Charges	Cash Advances	2.5% handling fee, minimum £2.00		
	Balance Transfers	2.0% handling fee		
	Foreign currency transactions	2.75% foreign exchange commission applied on all foreign spend		
	Copy Statements	£5.00 for an additional copy of a Statement		
	Copy voucher	£5.00 for each copy of a record of a Transaction		
Default Charges	Late Payment fee	£10.00 on each occasion you are late making the Minimum Payment by the Payment Due Date.		
	Overlimit fee	£10.00 will apply the first time your Account exceeds your Credit Limit in each Statement period.		
	Returned Payment fee	£10.00 on each occasion a cheque and/or direct debit has been presented for payment and been returned by your Bank.		

Terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age.

The Law Society's registered office: 113 Chancery Lane, London WC2A 1PL. Formed under Royal Charter number RC000304.

The Law Society Platinum Visa Card and Law Society Platinum Visa online service are provided by Allied Irish Banks, p.l.c. Registered office: Bankcentre, Ballsbridge, Dublin 4, Republic of Ireland. Registered in the Republic of Ireland: Registered No. 24173.