

Diners Club Card

Key Information



It is important that You read this information before signing the Application Form for Your new Diners Club Card. This document, together with the pre-contract credit information (called the Standard European Consumer Credit Information or SECCI) and the Application Form, sets out the information You need to assess whether the Card is suitable for Your particular needs and financial situation, and to help You understand the key risks involved in obtaining a Card.

Please take Your time to read this, and if You have any questions, or if You would like any further information or explanations about the Diners Club Card, please contact Us at Diners Club International, PO Box 3776, Chester CH1 9YD, UK.

Use of Your Diners Club Card

Your Diners Club Card is a charge card which means that You will have to repay the total balance on Your Account in full at the end of every month. The Card is not, therefore, suitable to fund purchases which You wish to pay off over a sustained period of time. If You wish to have access to longer term credit using a card, You should consider obtaining credit from other sources.

If You do not repay Your full balance at the end of each month, You will be in breach of the agreement and will incur fees and Charges (see below).

What You will pay under the Agreement

You will have to repay the whole of the balance on Your Account in full on the date specified on Your monthly statement. This means You will pay for all of the goods and services You have purchased using Your Card or Card number and any cash withdrawals You have made, during that month. You will also have to pay any applicable fees and other Charges (such as cash withdrawal and foreign currency fees) each month. These Charges are set out in more detail in the SECCI.

Failure to keep up with repayments

If You do not repay Your balance in full by the date specified in Your monthly account statement (your monthly payment date) each month, Your debt will continue to grow.

No interest is payable in the case of late payments. However, You must pay a late payment fee of 3.5% of the outstanding balance if it is not paid in full by the date specified on Your statement, and on every monthly payment date after that, until We receive full settlement of the total amount outstanding (including fees and Charges).

We will also charge You £20 each time a cheque or direct debit is returned unpaid, as well as our costs of writing to You if you are in breach of Your agreement with Us, and £10 every time We have to write to You as a result of any breach of Your agreement.

If You don't keep up with Your repayments, there may be other serious consequences, such as:

- We may report any non-payment or late payment to credit reference agencies which may result in an impaired credit rating. This means that credit may be more difficult and expensive to obtain in future;
- We may bring legal proceedings against You in respect of any unpaid amounts which You owe to Us on Your Account. This may involve associated costs such as legal fees;
- We may sell the debt and We (or the purchaser) may apply for a county court judgement (decree in Scotland) and, in certain circumstances, We (or the purchaser) may apply for a charging order (except in Scotland) on any property You own. This means that the debt would be paid out of the sale proceeds when You sell the property;
- exceptionally, We (or the purchaser) may apply for an order to sell Your property;
- an order for bankruptcy may be made.

Your right of Withdrawal

You will have 14 days to withdraw from the Agreement without having to give any reason, beginning on the day after You receive notice from Us telling You that the Agreement has been made. You can let Us know that You want to do this by writing to Us at Affiniture Cards Limited Diners Club International at Diners Club International, PO Box 3776, Chester CH1 9YD, UK or by calling Us at 0345 862 2935.

If You withdraw from the agreement, You must pay for any transactions and cash withdrawals made on Your Account within 30 days after giving Us notice of withdrawal. Please see the SECCI and the Application Form for further details.

Specific features about Your Diners Club Card which You should be aware of

If You would like to know more about Your rights, You should contact either Your local Trading Standards Department or Your nearest Citizens' Advice Bureau.

You must check Your monthly card statements carefully and notify Us by Your repayment date if You disagree with any of the Charges listed in Your statement. If You do not query any of the Charges in Your statement by the repayment date specified in Your statement, this will be taken as Your approval of the Charges.

Different Charges will apply for different uses of Your Card. If You withdraw cash from an ATM, a charge of whichever is the greater of £4 or 4% of the amount of the withdrawal will apply. A charge of 2.75% will apply to any foreign currency transactions made using Your Card.

All rates, fees and Charges are variable. We may change these at any time and We will give You notice of any change in accordance with the terms of the Agreement.

If You do not pay off Your balance in full, payments We receive are applied in the following order to: (a) fees, Charges and expenses; (b) cash withdrawals; and (c) purchase transactions.

Standard European Consumer Credit Information

I. Contact details

Creditor.	Affiniture Cards Limited trading as Diners Club International
Address.	International House, Kingsfield Court, Chester Business Park, Chester, Cheshire CH4 9RF, United Kingdom
Telephone number(s)*.	0345 862 2935
Web address.*	www.dinersclub.co.uk

2. Key features of the credit product

The type of credit.	Charge Card running account credit.
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	There is no pre-set credit limit on the amount You can spend when using Your card. However, You may not withdraw more than £650 (or \$1,000 USD) via ATM or over the counter transactions in any seven day period.
How and when credit would be provided.	As soon as We have opened Your account, You can use it to make transactions that do not need a Card. You and any Supplementary Cardholder will be able to make other transactions as soon as You receive Your Card(s).
The duration of the credit agreement.	The agreement has no fixed or minimum duration.
Repayments. If applicable: Your repayments will pay off what You owe in the following order	Your balance must be paid in full by the date specified on Your monthly statement. If You do not pay off Your balance in full, payments We receive are applied in the following order: (a) fees and Charges; (b) cash withdrawals; and (c) purchase transactions,
The total amount You will have to pay. This means the amount You have borrowed plus interest and other costs.	The total amount payable by You is £14,450, calculated on the assumption that You make sterling purchase transactions of £1200 each month and do not make any further transactions; the annual fee of £50 is paid on the date of the agreement; the APR is 0%; We make no changes to the APR or fees; You do not incur any other fees or charges; and the balance is paid in full each month.

3. Costs of the credit

The rates of interest which apply to the credit Agreement.	The interest rate for all transactions is 0% p.a.
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.	The total amount payable by You is an example calculated on a set of assumptions. Based on these assumptions the total amount payable by You is £14,450. The assumptions We have used are: (a) You make a purchase of £1200 at the beginning of each month and do not make any further transactions; (b) on the first day of the agreement the annual fee is applied to the Account and is paid by You that day; (c) the APR is 0%; (d) We make no changes to the APR or fees; (e) You do not incur any other fees or charges; and (f) The balance is paid in full each month.

RELATED COSTS

Charge for using a specific payment method.	You must pay a foreign currency service charge of 2.75% of the value of each foreign currency transaction incurred on Your Account. This will be added to that foreign currency transaction before conversion into Your Billing Currency. You must also pay a cash withdrawal service Charge on each cash withdrawal (whether made at an ATM or over the counter) of whichever is the greater of £4 and 4% of the amount of the withdrawal.
Any other costs deriving from the credit agreement. Conditions under which the above charges can be changed.	The annual fee for Your Account is £50. For each Supplementary Cardholder on Your Account, You must pay an additional annual fee of £19. Charges will be made and applied to Your Account as follows: (a) £20 for each cheque or other form of payment which is returned to Diners Club from Your bank unpaid; (b) £10 for providing you, at Your request, with information We hold about you; (c) £10 every time Diners Club or its agent has to write to You as a result of any breach of the Agreement; and (d) £5 for each duplicate statement requested by You or a Supplementary Cardholder. Affiniture may change any of the fees and Charges applicable to the Agreement by giving You no less than 2 months' written notice.

Costs in the case of late payments.	No interest is payable in the case of late payments. However, You must pay a late payment Charge of 3.5% of the outstanding balance if it is not paid in full by the date specified on Your statement and every 30 days after that until full settlement of the total amount outstanding (including Charges) is received. Affiniture may change this late payment Charge by giving You no less than two months' written notice.
Consequences of missing payments.	Missing payments may have serious consequences, including making it more difficult to obtain credit in future and possible legal proceedings which could lead to the forced sale of Your home. In particular, We may tell credit reference agencies You have not paid and We may sell the debt and We or the purchaser may apply for a county court judgement (decree in Scotland) and, in certain circumstances, We or the purchaser may apply for a charging order (except in Scotland) on any property You own. This would mean that the debt would be paid out of the sale proceeds when You sell the property. Exceptionally, We or the purchaser may apply for an order to sell Your property. A bankruptcy order may also be made against You.

4. Other important legal aspects

Right of withdrawal.	You have a right to withdraw from the Agreement within 14 days without giving any reason. Your withdrawal period begins on the day after You receive notice from Us telling You that the Agreement has been made, and ends 14 days later.
Early repayment.	You have the right to repay the credit early at any time in full or partially.
Consultation with a Credit Reference Agency.	If We decide not to proceed with Your application on the basis of information We obtain from a credit reference agency, We must, when informing You of the decision, inform You that it has been reached on the basis of information from a credit reference agency and of the particulars of that agency. We must also inform You if the decision has been taken on an automated basis and give You 21 days to object to a refusal of credit based on an automated decision.
Right to a draft credit agreement.	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.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration numbers	ACL is authorised and regulated by the Financial Conduct Authority as an Authorised Payment Institution (FRN: 578474) and as a Consumer Credit Firm (FRN: 723770).
The supervisory authority	We are supervised and regulated under the Consumer Credit Act 1974 as a Consumer Credit Business by the Financial Conduct Authority (FCA), 25 The North Colonnade, Canary Wharf, London E14 5HS.
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with You before the conclusion of the credit Agreement.	English law
The law applicable to the credit Agreement and/or the competent court.	The credit agreement and all matters arising out of the issue and use of the Card are subject to the English law and the exclusive jurisdiction of the English courts. The information and contractual terms will be supplied in and used in English, with Your consent, for communication during the duration of the credit Agreement.
Language to be used in connection with the credit Agreement.	
(c) concerning redress	
Access to out-of-court complaint and redress mechanism.	If You want to make a complaint about Your Account, or Our handling of Your Card or Account, please write to Diners Club UK at International House, Kingsfield Court, Chester Business Park, Chester, Cheshire CH4 9RF, United Kingdom. If We do not resolve Your complaint to Your satisfaction, You may refer Your complaint to the Financial Ombudsman Service at Exchange Tower, London E14 9SR. You may also contact them by telephone on 0800 0234 567 or 0300 123 9123 or email at complaint.info@financial-ombudsman.org.uk