

# We believe there is strength in numbers

## with the UNISON MasterCard

Typical **14.9% APR** (variable)

**0% p.a.** for the first 9 months on  
balance transfers (plus a 3% fee)

**0% p.a.** for the first 9 month on purchases.

**Plus**, did you know that your UNISON MasterCard offers you an **Online fraud guarantee**. If a customer of our online service is a victim of online fraud, we guarantee that they won't lose any money from their account, and will always be reimbursed in full



for further information visit  
[unioncard.co.uk](http://unioncard.co.uk)  
or call 0800 032 2036



**BANK OF SCOTLAND**

To qualify for the 0% offer you must stay within your credit limit and make your repayments on time.

As we treat all our customers and their applications on an individual basis, the APR and interest rates we offer are determined by the details customers supply, along with an independent verification of credit and repayment history. Your personal APR for purchases will be either 14.9% APR (variable), 16.9% APR (variable) or 18.9% APR (variable). Your interest rates for balance transfers will be the same as for purchases.

Credit available subject to status to UK residents aged 18 or over from Bank of Scotland plc, The Mound, Edinburgh, EH1 1YZ

# A Charter for Responsible Lending

We, Bank of Scotland, are committed to being responsible when lending money to our customers. This charter is a written statement, which outlines our position when dealing with customers.



- 1** We aim to provide products where the pricing, features and risks are clear and easily understandable.
- 2** We may share with other lenders positive and negative data on credit cards in accordance with the Data Protection Act, to reduce the risk of over indebtedness.
- 3** Before we lend you any money or give you a credit limit, we will assess whether we feel you will be able to repay it.
- 4** We will show you an example of how long it will take to pay off your full balance, if only the minimum monthly payment is paid.
- 5** All applications will be assessed consistently using the information available, including application and credit bureau information.
- 6** We will carry out thorough anti-money laundering and fraud prevention checks.
- 7** Before you become a customer, we will give you the main features of the credit card in a summary box.
- 8** We will manage any increase or decrease in credit limits responsibly
- 9** We will treat cardholders who get into financial difficulty sympathetically and work with them to come up with solutions to the problem.
- 10** In the event of financial difficulties, where agreed, we will work with external debt counselling agencies, with the aim of agreeing a debt-management plan.