



Have you heard about the **Swanage Railway** Personal Credit Card? As our only official credit card, it has been carefully designed to promote the **Swanage Railway** and provide great value with attractive rates and benefits to members.

By choosing to use the Swanage Railway credit card for your everyday shopping, MBNA Europe Bank, the card issuer, will make contributions to us when you apply for and use the card for the first time and also every time you use the card at no extra cost to you.

- £20 when you use your card within 90 days of the account opening
- 15p for every £100 you spend on card purchases
- £3 for each year the account remains open and active

Benefits to members

- **0%** for up to **12 months**† on balance transfers made in the first 90 days of account opening (3% handling fee)
- **0%** for up to **12 months**† on cash transferred into your current account in the first 90 days of account opening (4% handling fee)
- **0%** on card purchases for **3 months**†
- No annual fee
- FREE 24-hour Customer Satisfaction Helpline
- FREE fraud protection – even on the Internet*
- Online Card Services - This account is set up with paperless statements. To access your statement simply enrol with our Online Card Service, where you'll also be able to check your balance, transaction history, view your PIN, manage your direct debits/balance transfers and much more .

Representative example 16.9% p.a. variable on card purchases. This is equivalent to 16.9% APR representative variable based on a credit limit of £1200.

It all adds up to a great deal for you.

To apply call 0800 028 2440 and quote 'Swanage Railway'

†From the date your account is opened. Promotional rates will no longer apply from the beginning of any statement period during which you have breached your terms and conditions, for example if you haven't paid on time or have gone over your credit limit. You cannot transfer balances between MBNA accounts.

*If your card is lost or stolen, you'll incur no liability for fraudulent use of your card provided you notify us as soon as you realise your card is missing or you notice any unusual transactions on your account.

The **Swanage Railway** credit card is issued by MBNA Europe Bank Limited, a Bank of America company. Registered Office: Stansfield House, Chester Business Park, Chester CH4 9QQ. Registered in England number 2783251. MBNA's consumer credit activities are licensed by the Office of Fair Trading and MBNA's general insurance activities are authorised and regulated by the Financial Services Authority.

Credit is available, subject to status, only to UK residents aged 18 or over. We will monitor or record some phone calls.