

Store cards and their APRs at the end of March 2005

<i>Provider</i>	<i>Name of retailer (and card)</i>	<i>APR typical %</i>	<i>APR direct debit (if different) %</i>	<i>Comments (including changes since March 2005)</i>
Argos	Argos	25.9		
Argos	Homebase	25.9		
Argos	Jaeger	27.1	26.0	
Austin Reed	Austin Reed	26.8	26.8	SBCC programme contracted to Ikano in August 2005. Following launch of SBCC, store card no longer issued (and ceased to be accepted for payment, March 2006). APR is that applying to existing balances.
Beales	Beales	28.8	26.4	
Creation	Adams	30.9	27.8	Following launch of SBCC, store card no longer issued to new cardholders. APR is that applying to existing cardholders.
Creation	Allders	29.8	27.8	
Creation	Baronjon	30.9	27.8	
Creation	Brantano	30.9	27.8	
Creation	Designer room	30.9	27.8	
Creation	Etam	29.9	28.0	Card no longer issued or used for payment. APR is that applying to outstanding balances.
Creation	Faith card	30.9	27.8	
Creation	Icon	30.9	27.8	
Creation	JJB Sports	30.9	27.8	Following launch of SBCC, store card no longer issued to new cardholders. APR is that applying to existing cardholders.
Creation	Mark One	30.9	27.8	Following launch of SBCC, store card no longer issued to new cardholders. APR is that applying to existing cardholders.
Creation	Nevada Bob's	18.9		
Creation	Pilot	30.9	27.8	
Creation	Quiz	30.9	27.8	
Creation	Selfridges	27.7		
Creation	T J Hughes	30.9	27.8	
Creation	USC	30.9	27.8	
Fenwicks	Fenwicks	27.9	23.9	
Fortnum & Mason	Fortnum & Mason	15.3		
GECF	Asda	28.8		Combined programme* with two APRs (24.8% and 28.8%), depending on credit score. From October 2005 three store card APRs are offered (19.7%, [X] and 28.8%).† depending on credit score, and the typical APR for the combined programme is 19.7%.
GECF	B&Q ('You Can Do It' Card)	26.8		
GECF	Bentalls	27.2		
GECF	Bhs(Gold card)	29.0	26.0	
GECF	Boundary Mills	29.9	27.9	
GECF	Burton	29.9	28.0	
GECF	Country Casuals	30.7	28.7	APRs shown are for 'Option' card. APR for 'Budget' card is 28.3 per cent. From October 2005, store card no longer issued or used for payment. SBCC launched by Ikano in August 2005.
GECF	Debenhams	29.9	28.0	Relaunched as a combined programme on 29 September 2005. Three store card APRs are offered (18.9%, [X] and 29.9%).‡

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				depending on credit score, and the typical APR for the combined programme is 18.9%.
GECF	Dorothy Perkins	29.9	28.0	
GECF	Evans	29.9	28.0	
GECF	Harrods	28.9		
GECF	House of Fraser	29.3	27.5	
GECF	Laura Ashley	29.9	28.0	
GECF	Monsoon	29.9	28.0	Single APR of 18.9 % from 1 July 2005.
GECF	Mothercare	29.0	26.0	Relaunched as a combined programme on 29 September 2005. Two store card APRs are offered (19.9% and 24.9%) and the typical APR for the combined programme is 19.9%.
GECF	New Look	29.9	28.0	Contract transferred to Ikano from 1 September 2005 with APR of 25.9%.
GECF	Outfit	29.9	28.0	
GECF	Owen & Owen	30.7	28.7	
GECF	Principles	29.9	28.0	Contract transferred to Ikano from 15 August 2005 with APR of 24.6%.
GECF	River Island	29.9	28.0	Single APR of 17.9 per cent from 1 August 2005.
GECF	Russell & Bromley	29.9	28.0	
GECF	Miss Selfridge	29.9	28.0	
GECF	Topshop/Topman	29.9	28.0	
GECF	Wallis	29.9	28.0	
HSBC	Harvey Nichols	28.5	26.4	Single APR of 21.9% from 6 May 2005.
HSBC	JLP (Account Card)	14.0		
HSBC	Marks & Spencer (Chargecard)	18.9		
Ikano	Habitat	29.0		
Ikano	Ikea	12.9		APR reduced from 29.0% (26.8% for direct debit payment) in August 2004.
Ikano	Liberty	18.9		
Ikano	Oasis	29.0	27.4	
Ikano	Warehouse	29.9		
Jenners	Jenners	23.1		
Lloyds TSB	Leekes	19.9		
Lloyds TSB	Williams & Griffin	24.9		
Style	D2	29.9		
Style	East	29.9		
Style	Envy	29.9		
Style	FCUK	26.8		
Style	HMV	29.9		
Style	JD Sports	29.9		
Style	Kwik-fit	29.9		
Style	La Senza	29.9		
Style	Mackays	29.0		
Style	Open	29.9		
Style	Original Shoe Company	29.9		
Style	Select	29.9		
Style	Ted Baker	29.9		

Source: CC based on information from store card providers. This list includes only cards that, according to providers, in March 2005 offered retail benefits (initial discounts, rewards and privileges that are specific to the retailer offering the card) and excludes cards that did not have such benefits, even if they previously offered retail benefits. Most Creation and Style cards are co-branded ('Duet' and 'Style' respectively) and are accepted at other retailers not shown above. The typical APR is that quoted to new cardholders: a different APR may be charged on some outstanding balances. This list includes only the main store cards of which we are aware and is not intended to be comprehensive.

*We describe a programme that offers both a store card and a SBCC as a combined programme.

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