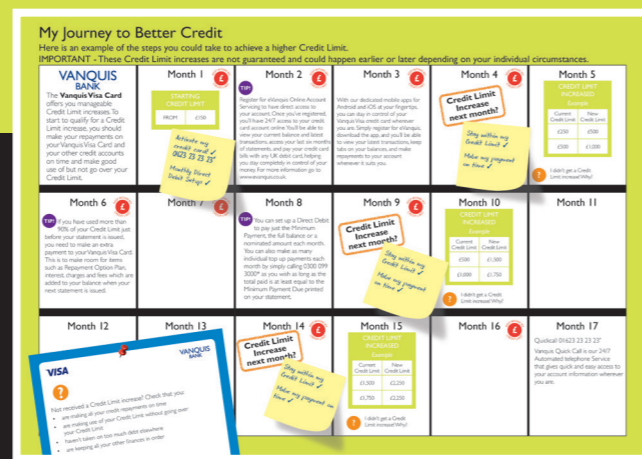


# My Journey to Better Credit



Monthly Wall planner inside  
Step by Step guide to managing your Account

Welcome to the Vanquis Visa Card. You are now on track to rebuilding your credit and starting your journey to a higher Credit Limit.

To build your credit rating and be considered for credit limit increases, use your card sensibly, stay within your credit limit and pay your monthly minimum payment on time. Not doing so could harm your credit rating and make obtaining credit more difficult.

Overleaf is a month by month guide to help you achieve your credit goals. The most important thing to remember is that we can only raise your Credit Limit if you follow the steps below.

## 1 Never exceed your current Credit Limit

Stay within your Credit Limit as it demonstrates that you are in control of your spending. Keep a close eye on your balance throughout the month so you don't accidentally go over your Credit Limit when making transactions.

### Remember

- Other items such as interest, fees and charges are added to your account when your statement is issued. This can cause your account to go overlimit if you were too close to your Credit Limit just before your statement was issued.

- Always make sure you check your account a few days before your statement is issued. If you have used more than 90% of your Credit Limit, then make a one off payment to your account so these items don't take your account overlimit.

## 2 Don't miss your monthly payment

It is important that you pay at least your minimum payment due on time every month. Being late with a payment counts as a missed payment so always make sure you have put money aside to make your monthly payments on time. Paying on time

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## 3 Keep all your other finances in order

Over time we may increase your Credit Limit subject to you managing your Vanquis Visa Card well. It is important that we look at your wider finances when deciding whether to give you a Credit Limit increase. This includes other credit cards, loans, catalogues, mobile phones and mortgages you may have. We need to ensure you are keeping these accounts in good order, and haven't taken on too much debt overall.

## 4 And finally, use your Vanquis Visa Card!

When we assess your account for a Credit Limit increase, we need to see that you can manage your credit card responsibly over a long period of time. If you aren't using your card, or only use it infrequently, we don't have sufficient evidence that you are

## Useful Numbers

Customer Service	0330 099 3000*
QuickCall	01623 23 23 23*
Lost and Stolen	0800 783 9003* +44 161 444 4495 if calling from outside the UK

eVanquis Website  
[www.evanquis.co.uk](http://www.evanquis.co.uk)

able to manage your payments, so we are unlikely to be able to give you an increase. So if you want to receive Credit Limit increases, you need to use your card frequently and make good use of your Credit Limit, without exceeding your Credit Limit. This shows us you can handle the monthly payments.

## 5 things NOT to do

- ⊗ Spend right up to your Credit Limit
- ⊗ Miss or make a late payment
- ⊗ Only check your balance once a month
- ⊗ Take on too much debt
- ⊗ Ignore financial debt problems

\* Calls to 01 and 03 numbers from UK landlines and mobiles are normally included in free plan minutes if available; otherwise calls to 03 numbers cost the same as calls to 01/02 prefix numbers. Calls to 0800 or 0808 numbers are free from consumers' mobiles and landlines.

Your Vanquis Visa Card is issued by Vanquis Bank Limited. Vanquis Bank Limited registered office: No. 1 Godwin Street, Bradford, West Yorkshire BD1 2SU. Registered number 02558509 England. Vanquis Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No.221156).

If you are experiencing financial difficulties we have a specialist team who can discuss a suitable arrangement with you.

Please call us on 0330 099 3101\*  
Monday to Friday: 8am - 8pm  
Saturdays: 9am - 5pm

# My Journey to Better Credit

Here is an example of the steps you could take to achieve a higher Credit Limit.

**IMPORTANT** - These Credit Limit increases are not guaranteed and could happen earlier or later depending on your individual circumstances.

## VANQUIS BANK

The **Vanquis Visa Card** offers you manageable Credit Limit increases. To start to qualify for a Credit Limit increase, you should make your repayments on your Vanquis Visa Card and your other credit accounts on time and make good use of but not go over your Credit Limit.

### Month 1



#### STARTING CREDIT LIMIT

FROM	£150
------	------

Activate my credit card! ✓  
01623 23 23 23\*  
Monthly Direct Debit Setup ✓

### Month 2



#### TIP!

Register for eVanquis Online Account Servicing to have direct access to your account. Once you've registered, you'll have 24/7 access to your credit card account online. You'll be able to view your current balance and latest transactions, access your last six months of statements, and pay your credit card bills with any UK debit card, helping you stay completely in control of your money. For more information go to [www.evanquis.co.uk](http://www.evanquis.co.uk).

### Month 3



With our dedicated mobile apps for Android and iOS at your fingertips, you can stay in control of your Vanquis Visa credit card wherever you are. Simply register for eVanquis, download the app, and you'll be able to view your latest transactions, keep tabs on your balances, and make repayments to your account whenever it suits you.

**Credit Limit Increase next month?**

Stay within my Credit Limit ✓  
Make my payment on time ✓

Stay within my Credit Limit ✓  
Make my payment on time ✓

### Month 5

#### CREDIT LIMIT INCREASED

##### Example

Current Credit Limit	New Credit Limit
£250	£500
£500	£1,000

? I didn't get a Credit Limit increase! Why?

### Month 6



**TIP!** If you have used more than 90% of your Credit Limit just before your statement is issued, you need to make an extra payment to your Vanquis Visa Card. This is to make room for items such as Repayment Option Plan, interest, charges and fees which are added to your balance when your next statement is issued.

### Month 7



### Month 8

**TIP!** You can set up a Direct Debit to pay just the Minimum Payment, the full balance or a nominated amount each month. You can also make as many individual top up payments each month by simply calling 0300 099 3000\* as you wish as long as the total paid is at least equal to the Minimum Payment Due printed on your statement.

### Month 9



**Credit Limit Increase next month?**

Stay within my Credit Limit ✓  
Make my payment on time ✓

### Month 10

#### CREDIT LIMIT INCREASED

##### Example

Current Credit Limit	New Credit Limit
£500	£1,500
£1,000	£1,750

? I didn't get a Credit Limit increase! Why?

### Month 11

### Month 12

### Month 13

### Month 14



**Credit Limit Increase next month?**

Stay within my Credit Limit ✓  
Make my payment on time ✓

### Month 15

#### CREDIT LIMIT INCREASED

##### Example

Current Credit Limit	New Credit Limit
£1,500	£2,250
£1,750	£2,250

? I didn't get a Credit Limit increase! Why?

### Month 16



### Month 17

Quickcall 01623 23 23 23\*  
Vanquis Quick Call is our 24/7 Automated telephone Service that gives quick and easy access to your account information wherever you are.

## VISA



- Not received a Credit Limit increase? Check that you:
- are making all your credit repayments on time
  - are making use of your Credit Limit without going over your Credit Limit
  - haven't taken on too much debt elsewhere
  - are keeping all your other finances in order

VANQUIS BANK