

Your Online Account

How can I opt-out of receiving marketing communications from my NewPay?

If you are an existing customer and you'd like to opt-out of receiving marketing from us, visit [account settings](#) where you can update your preferences at any time. We will still contact you to service your account.

I would like to close my NewPay 1:1 credit card account. How do I do this?

To close your account, please visit [account settings](#). If you close your account and still have a balance, you will need to continue to make at least your contractual minimum payments until you have cleared your balance. If you have a credit balance on your account, contact us to arrange repayment.

Can I request a copy of my credit agreement?

You can request a copy of your credit agreement at any time. To do so email from your Online Account Manager or see 'Need More Help' below the FAQs for more information.

How will I receive notices from NewDay?

If you have signed up for eStatements, you may receive some notices electronically via your Online Account Manager. We may also send notices by post. If you get paper statements, notices will be sent in the post.

Can I request a copy of my terms and conditions?

You can request a copy of your terms and conditions at any time whilst your account is open, see "Need more Help" for further details.

What happens if I forget my username?

Simply follow the instructions on the login page to get a reminder of your username.

What is my password and/or passcode?

You would have created a password and passcode when you first registered for Online Account Manager. If you have forgotten these, click Password or Passcode Reset on the login page.

Can I request a copy of my terms and conditions?

You can request a copy of your terms and conditions at any time whilst your account is open, see "Need more Help" for further details.

What are the benefits of using the Online Account Manager?

The Online Account Manager has plenty of features to help you get the most from your account. You can view your purchases, make payments and manage your Direct Debits, manage your contact details and much more. The service is available 24 hours a day, 365 days a year, so you can manage your account at times convenient to you.

Can I pay by Direct Debit?

Yes you can easily set up, change or cancel a Direct Debit at any time. Please visit [Direct Debit](#) in your Online Account Manager and follow on-screen guides to choose one that's best for you.

Do I need to update my Direct Debit after my instalment plan has been set up?

If you have set up a Direct Debit, the amount we collect by Direct Debit will include your monthly instalment payments. If you have multiple instalment plans we will update the Direct Debit amount we collect to cover all instalment payments for that month.

If you have a fixed amount Direct Debit and the amount is not enough to cover your monthly instalment payment, we will increase your Direct Debit that month to collect at least your contractual minimum payment and monthly instalment payment.

If you have set up a full balance Direct Debit, your next Direct Debit payment will clear your statement balance and monthly instalment payment.

To make any changes to your Direct Debit, log into your Online Account Manager

How long will my Direct Debit take to set up?

Setting up a Direct Debit can take up to 6 working days from the date you tell us to set one up. If you do this at the weekend or on a bank holiday it will take longer.

When you set up your [Direct Debit](#) we will let you know if it will be in place for your next payment due date.

What happens to my Direct Debit payment when I cancel my instalment plan?

Your Direct Debit will no longer include your monthly instalment payment. However, if you are cancelling your instalment plan within 6 working days of your next payment due date, then your Direct Debit payment will not be adjusted until your next statement is generated. We will confirm in your next statement the amount we will collect by Direct Debit.

How will you communicate my Direct Debit information to me?

Once we have set up your Direct Debit, we will send you an email or SMS the next working day letting you know that your Advance Notice document and Direct Debit guarantee are available in your Online Account Manager.

These documents give you more information about the Direct Debit you have set up. We will post these to you if you have not provided us with an email or mobile number.

If you make an additional payment 3 or more working days before your payment due date, your Direct Debit amount will reduce by the amount you have paid. If you make the payment 3 or fewer working days before your payment due date, the Direct Debit will collect the amount that it was set up to collect, so you may overpay.

I have paid more than the Payment Requested this month. Why has my instalment plan balance not reduced?

When you pay more than the Payment Requested in your statement, the additional amount will be first applied to the part of your balance with highest rate of interest (e.g. cash balance). If your instalment plan balance has not been reduced as a result of your additional payment, this is because you have balances that are being charged at a higher rate of interest than your instalment plan.

If I cancel my instalment plan, can I reinstate it at a later date?

No, once your instalment plan has been cancelled, it cannot be reinstated.

What do I need to pay each month to ensure I keep my instalment plan?

You will need to pay at least your contractual minimum payment and your monthly instalment payment. We will confirm this amount to you on your monthly statement. We recommend you set up a [Direct Debit](#).

Why is my monthly instalment payment amount different to the amount I expected?

Your monthly instalment payment may be slightly lower than the amount we estimated online. Interest is calculated daily so, if it takes us a few days to set up your plan, the monthly instalment payments will be lower than our estimate as less interest would have been charged.

The monthly instalment payment may also be different if, before we set up the plan, the rates on your account change. We will let you know if this happens. However, once the instalment plan is set up, the rate charged on that plan will not change.

Can I cancel my instalment plan?

Yes, you can cancel your instalment plan at any time. Once you cancel your instalment plan, the remaining balance on your instalment plan will be moved to your standard purchase balance to be charged at your standard purchase rate.

To cancel your instalment plan, log into your Online Account Manager.

How can I make a payment?

The most convenient way to make sure you never miss a payment is to set up a Direct Debit. You can set one up or change the amount you pay by visiting [Direct Debit](#) in our Online Account Manager.

If you prefer to make payments yourself or have a Direct Debit but would like to make additional payments, visit [make a payment](#) for more options including Debit Card payments.

Where can I find details of my instalment plans?

Once your instalment plan has been set up, you will receive a confirmation email. There will be a section in your monthly statement with details of all your current instalment plans. You can also view information on your instalment plans via your Online Account Manager.

How do I stop making Boosted Payments?

If you have set up a Boosted Payment Direct Debit, you are able to change this at any time in your Online Account Manager.

How do I register for the Online Account Manager?

Registering for your Online Account Manager allows you to take control of your account whenever and wherever you can get online. Head to login and follow the onscreen instructions. Remember, you'll need your account number to hand. We have sent your

account number in your welcome communications, and it can also be found on your monthly statement.

Can I pay by Direct Debit?

Yes you can easily set up, change or cancel a Direct Debit at any time. Please visit [Direct Debit](#) in your Online Account Manager and follow on-screen guides to choose one that's best for you.

Can I make more than one payment each month?

Yes, you can [make a payment](#) towards your outstanding balance at any time. Just make sure that you make at least the contractual minimum payment each month. You also need to ensure any arrears or overlimit amounts are paid immediately.

Payment must be received by us by the due date that appears on your statement. If you pay by Direct Debit, additional payments made before your due date may also reduce your Direct Debit.

Can I change the day that my statement is sent?

As a NewPay customer, you can choose a monthly payment date to suit you, which will determine when your statement is sent. You can change this up to three times a year.

Can I grant a third party (TPP) access to my online payment account?

Following changes to the law in 2018, you can allow an authorised Third Party Provider (TPP) to have access to your online account. These TPPs, sometimes known as Account Information Service Providers, offer functions such as being able to view all your bank and credit accounts from a single app or website. You can only use a TPP once you have registered for Online Account Manager with us. We will then give the TPP access to your account information only. They will be able to see your recent transactions and outstanding balance, but they will not be permitted to change any of your preferences or Direct Debit information.

While it is generally not advised you give anyone your security details used for logging in, a TPP may ask for them if it is necessary. All TPPs must be authorised or registered with the Financial Conduct Authority (or another EEA regulator), so you must check that it is permitted by law to provide you with the expected services. The TPP should also agree with you that any sensitive or security details you provide will be stored securely and only used for the purposes you authorise.

If you give your security details to an unauthorised TPP, we will assume it is you authorising us to allow access to your account. If we become aware that an unauthorised third party is using your security details, we will block access to your account.

I have cancelled my upcoming holiday because of the COVID-19 outbreak. What advice do you have?

We recommend you contact the company that you booked your travel with to see if you can rearrange your holiday or can obtain a refund. If this is not an option, connect with your travel insurance provider, ATOL or ABTA.

If, after contacting your travel company, ATOL or ABTA and insurance provider, you have not been able to agree a solution, you may be protected if your booking was made using one of our Credit Cards (see the 'Can you make a claim against us where you have a claim against a supplier?' section of your Credit Card Agreement for further details). Visit the Transactions page to raise with us and have your booking receipt to hand, if possible, to discuss.

How do I change my personal details?

Please visit [Personal Details](#) in our undefined or Online Account Manager to change your details. This includes your address, telephone number and email address. Please keep these up-to-date so we have the correct information for your account. You can only change details on your account once you've fully activated your account.

How do I tell you if I move house?

Please visit [Personal Details](#) in our undefined or Online Account Manager to change your details. This includes your name, address, telephone number and email address. Please keep these up-to-date so we have the correct information for your account. You can only change details on your account once you've fully activated your account.

Managing My Card

How do additional payments affect my Direct Debit?

If you make an additional payment 3 or more working days before your payment due date your Direct Debit amount will reduce by the amount you have paid. We will send you an alert advising you if your payments have changed your DD amount through the month.

How do I close my account if I decide I don't want it anymore?

Call 0330 838 0162 or write to us at:
NewDay Ltd
Customer Service Department
P.O Box 700
Leeds
LS99 2BD

How much can I pay each month?

You can pay whatever you like each month, but you must make at least the contractual minimum payment. If you only make the contractual minimum payment this will cost you more and it will take longer to clear your balance.

What is the minimum that I have to pay each month?

Your contractual minimum payment will be the higher of £5 &/or if you owe less than £5, the full amount you owe (e.g. if you owe £2 that will be the contractual minimum payment); or the sum of (i) interest, (ii) default fees and (iii) 1% of the full amount you owe, (including the interest and default fees) as shown on your monthly statement. If you are over your credit limit or in arrears, this amount is immediately repayable too.

What is the Payment Requested shown on my statement and/or Account Summary online?

The monthly Payment Requested includes your contractual minimum payment and, where shown on your statement/account summary includes:
your monthly instalment plan payment; and/or
a Recommended Extra Payment (see below).

If you had a Direct Debit set up to pay only the contractual minimum payment, we will now collect the full Payment Requested amount unless you contact us and ask us not to. If you don't have a Direct Debit set up, we recommend you pay the full Payment Requested shown on your statement. Remember, you must pay at least the contractual minimum payment by your due date to avoid a late payment fee.

If you have set up a Direct Debit for Boosted Payment, the Payment Requested will show your contractual minimum payment, your Boost amount and any monthly instalment plan payment (where applicable).

Any arrears will also be included in the Payment Requested.

How long will my Direct Debit take to set up?

Setting up a Direct Debit can take up to 6 working days from the date you tell us to set one up. If you do this at the weekend or on a bank holiday it will take longer.

When you set up your [Direct Debit](#) we will let you know if it will be in place for your next payment due date.

Do I have to make the Recommended Extra Payments?

No. If you prefer, you can pay your full balance, just the contractual minimum payment, or an amount in between the contractual minimum payment and the full balance.

However please keep in mind if you only pay the contractual minimum payment (or close to it) this means it costs you more and takes a long time to repay your debt. If low payments continue for a long period, you may be considered to be in Persistent Debt and we will be in contact to discuss options to help you pay down your debt.

If you had a Direct Debit set up to pay only the contractual minimum payment, we will now collect the full Payment Requested amount unless you contact us and ask us not to. If you don't have a Direct Debit set up, we recommend you pay the full Payment Requested shown on your statement. Remember, you must pay at least the contractual minimum payment by your due date to avoid a late payment fee.

Any arrears will also be included in the Payment Requested.

To make the Recommended Extra Payment, you can use any of the methods shown on your statement including online, by cheque or phone - whichever works best for you. Or, if you prefer, you can choose from various Direct Debit options including making the Payment Requested on your statement, the full outstanding balance or a fixed amount. You can set up a Direct Debit via your Online Account Manager. Alternatively, you can call 0330 838 0162.

I've lost my NewPay 1:1 credit card. How do I report this?

Please visit immediately where you can report it and we'll issue a replacement. Alternatively, you can contact the Lost and Stolen Card Helpline.

Other Useful Information

Key Facts about NewDay Ltd

NewDay Ltd and NewDay Cards Ltd. are registered with the Office of the Information Commissioner. NewDay Cards Ltd Data Protection Register Number Z5599453 and with the Financial Conduct Authority - NDL 690292 and NCL 682417.

NewDay Ltd is a member of the Finance and Leasing Association (FLA) and subscribes to the FLA's Lending Code. NewDay Ltd also adheres to the Standards of Lending Practice which are independently monitored by the Lending Standards Board. For further information, or to see a full copy of the Standards of Lending Practice, please visit www.lendingstandardsboard.org.uk.

If you'd like to find out more, please visit newday.co.uk

Do I need to consent to you using my information to provide me with payment services?

When you enter into a credit agreement with us, you explicitly consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you. Please note that this does not affect any rights and obligations you or we have under the Data Protection Act 2018 and you may withdraw this consent by closing your account. If you do this, we will stop using your data for this

purpose, but may continue to process your data for other purposes as set out in our Privacy Policy.

Contact Us

All account management services are now available through your Online Account Manager. You may find the answer in the "Frequently Asked Questions". However, if you still need help go to the "Need More Help" section.

Still need help?

If you still require support you can contact our customer services on: 0330 838 0162*

*Calls to 0330 838 0162 will be charged at a standard national rate. Call costs from mobile companies and operators may vary so please check before calling.

Our lines are open Monday to Friday 9am-7pm and Saturday 9am-5pm. Calls may be recorded and monitored for training and security purposes and to help us manage your account.

I would like to make a complaint. How do I do this?

If you have a complaint related to NewPay 1:1 Credit please visit the Complaints page for more details. Alternatively, you can write to us at:

Complaints Department
PO Box 700
Leeds
LS99 2BD

Please await our final response letter before contacting the Financial Ombudsman Service. If we do not resolve your complaint internally to your satisfaction, you can refer it to:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone 0800 023 4 567

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

NewDay Ltd is a member of the Finance and Leasing Association (FLA) and is bound by their Lending Code. Copies of the FLA's Lending Code can be obtained from www.fla.org.uk. NewDay Ltd also subscribes to the Standards of Lending Practice which are independently monitored by the Lending Standards Board.

For further information, or to see a full copy of the Standards of Lending Practice, please visit www.lendingstandardsboard.org.uk

Balance & Statements

Can I receive statements electronically?

Yes, you can stop receiving paper statements by switching your 'Statement Preferences' to eStatements in your mobile app or Online Account Manger. Visit [account settings](#) to change today.

What are eStatements?

All new customers automatically receive eStatements. eStatements give you the same information as paper statements, but you view them in your Online Account Manager rather than receiving a paper copy by post. eStatements are free, secure and come in the same format as traditional paper statements. You will receive a reminder email each month to let you know that your eStatement is available to view. To view your statements please visit the Statements page.

Can I change the date I receive my statement?

No, your e-statement date is fixed and will be the same each month. However, you can change the date your payments are due, up to three times a year.

If you'd like to do this, call 0330 838 0162

What if I return the item/s purchased on my instalment plan?

If you return and get a refund for the item/s that you have purchased on an instalment plan, then the amount refunded will be first applied to your instalment plan balance. If the refund amount that is applied covers your entire instalment plan balance, your instalment plan will be cancelled. If the refund does not clear the entire instalment plan balance, it may reduce the term, and your monthly instalment payment will remain the same.

When will I receive a statement?

If you have activity on your card, you should receive a statement every month, your statement date will be set by NewDay Ltd.

Please visit in your Online Account Manager to view your last six statements.

Can I make more than one payment each month?

Yes, you can [make a payment](#) towards your outstanding balance at any time. Just make sure that you make at least the contractual minimum payment each month. You also need to ensure any arrears or overlimit amounts are paid immediately.

Payment must be received by us by the due date that appears on your statement. If you pay by Direct Debit, additional payments made before your due date may also reduce your Direct Debit.

Interest, Fees & Charges

Could rates go down as well as up?

Yes. The Bank of England controls how much the Base Rate goes up or down, which will be based on a number of factors such as the economy. Interest rates on your account are directly linked to the Base Rate, so will increase or decrease accordingly. We will always communicate any change to this rate. The one exception to this is that if the Bank of England Base Rate falls below 0%, the rate will be floored at 0%. Remember, if you pay the full outstanding amount each and every month, there will be no change to the amount you pay.

How much will I have to pay each month?

You must pay at least your contractual minimum payment each month which will be the higher of: £5 &/or if you owe less than £5, the full amount you owe (e.g. if you owe £2 that will be the contractual minimum payment); or the sum of (i) interest, (ii) default fees and (iii) 1% of the full amount you owe, (including the interest and default fees) as shown on your monthly statement.

If you only make the contractual minimum payment this will cost you more and it will take longer to clear your balance.

Any arrears or over limit amounts are not included in the contractual minimum payment amount and are payable immediately.

The estimated interest amount gives you an indication in advance of how much interest you could be asked to pay on your next statement and will help you manage your finances more effectively.

The estimated amount is based on the following assumptions:

- You only pay the contractual minimum payment shown on your statement.
- Your balance doesn't increase before your next statement date due to any more purchases.

- The contractual minimum payment is applied to your account on the due date.
- The way we calculate interest doesn't change and the interest rate(s) (which can vary) used in the calculation are the same at next month's statement date as they are now.
- The amount takes no account of any delayed payment promotions we may offer in the period ahead.

What other charges may be applied to my account?

You can view other rates and charges by viewing your credit agreement.

When does NewDay charge interest?

We calculate interest from the date each transaction (including any applicable fee) is added to your account, until the date that transaction has been repaid in full, and on any instalment plan balances from the date that the plan is set up, until it is repaid in full. However, we do not charge interest on any purchases (excluding those on instalment plans) made during your last statement period if you repay your outstanding balance, including any monthly instalment payments and purchase offers, by the payment due date and you also paid your previous month's outstanding balance in full by the due date.

We charge interest on all fees but we do not charge interest on default fees until at least the 29th day after we have told you about the default fee being charged. We work out interest daily and add it to the account on your monthly statement date.

Why would NewDay change my interest rate?

NewDay may change interest rates for the reasons set out in your credit agreement. This could, for example, be to reflect rate moves in the market, a change in the Bank of England Base rate, increases in our operating or funding costs or if your personal circumstances change.

Our interest rates (other than promotional rates) are linked to the Bank of England Base Rate. If the Bank of England Base Rate changes, we will change our standard rates by the same amount. We will show the new rate on your next statement.

We may also change your interest rates for any valid reason:

As a result of a rate change across all borrowers

Based on a number of individual factors such as the credit risk you pose and the way you use your Credit Account

We will give you at least 30 days' notice (unless the rates are going down or due to a change in the Bank of England Base Rate).

If we are increasing an interest rate other than because of a change in the Bank of England Base Rate and you don't want to accept the new rate, and you tell us this within 60 days of us telling you about the change, you can repay what you owe us at the unchanged interest rate.

For More information on the Bank of England Base rate go to

<https://www.bankofengland.co.uk>

What do NewDay mean by APR?

It means the Annual Percentage Rate and is the annualised cost of credit; it does not include default charges. The APR is to help you to compare the cost of credit.

How will you let me know if the Bank of England Base Rate changes?

We will let you know on the next statement you get from us after the rate has changed.

You will get a statement from us (either by post or online) each month that there is any movement on your account. If you would like to view past statements and details of your interest rates, simply log in or register for Online Account Manager.

You can also update all your personal contact details online, too. This helps to keep your account safe and we'll be able to let you know quickly of any changes that may affect your account.

Will you always pass on the rate increase or decrease?

The Bank of England controls how much the Base Rate goes up or down. Interest rates on your account are directly linked to the Base Rate, so will increase or decrease accordingly. We will always communicate any change to this rate, and you will have the option to close your account. The one exception to this is that if the Bank of England Base Rate falls below 0%, the rate will be floored at 0%.

Do I still get my interest free period?

Any promotional rates you have (including instalments or purchase plans) will not be affected by any Bank of England Base Rate changes. Only the standard and cash interest rates will move in line with the Bank of England Base Rate. Your promotional rates will remain the same for the amount of time you agreed with us, as long as you continue to pay your balance on time and don't go over your credit limit.

Are there any costs or charges if I decide I don't want the account anymore?

You will not pay any additional costs or charges if you decide to close your account.

Will it cost me more if I only make the contractual minimum payment?

Yes. If you make only the contractual minimum payment each month it will take you longer and cost you more to clear your balance due to incurring interest on your account.

I've got a promotional rate what happens to that?

If you have an active promotional rate we won't move any balance on this rate onto the new PayDown Plan.

Once it ends, if there is any balance remaining we will move this onto your existing PayDown Plan for the remainder of the term.

What if I incur fees?

If you incur a fee after your account has been in persistent debt for 36 months, we will ask you to pay the fee plus the same amount again. The second amount will be used to help pay off your balance quicker.

Will I be able to continue to use my card?

Unless we have told you otherwise, you can continue to use your card within the agreed credit limit (shown on your letter).

For future spending, you'll now need to make a higher repayment each month compared to what you were previously making. This does mean you'll pay less interest as you'll be paying your balance off faster.

What is the Bank of England Base Rate?

The Bank of England Base Rate (also known as Bank Rate) is the interest rate set by the Bank of England.

The Monetary Policy Committee of the Bank of England meets around eight times a year to set Bank Rate; their decision is based on a number of factors, including economic conditions.

The Bank Rate has a direct impact on interest rates generally, so we want to make sure you can clearly see how changes to it affect the interest rates you are charged.

If you'd like to know more about the Bank Rate, go to the Bank of England website.

What is the maximum / minimum amount the interest rate could go up/down?

The Bank of England controls how much the Base Rate goes up or down. There is a direct link between your interest rates and the Base Rate. We will always communicate the change, and you have the option to close your account.

The one exception to this is that if the Bank of England Base Rate falls below 0%, your rate will be floored at 0%.

Remember, if you pay the full outstanding amount each and every month, there will be no change to the amount you pay.

How will you let me know if the Bank of England Base Rate changes?

We will let you know on the next statement you get from us after the rate has changed.

You will get a statement from us (either by post or online) each month that there is any movement on your account. If you would like to view past statements and details of your interest rates, simply log in or register for Online Account Manager.

You can also update all your personal contact details online, too. This helps to keep your account safe and we'll be able to let you know quickly of any changes that may affect your account.

Will you always pass on the rate increase or decrease?

The Bank of England controls how much the Base Rate goes up or down. Interest rates on your account are directly linked to the Base Rate, so will increase or decrease accordingly. We will always communicate any change to this rate, and you will have the option to close your account. The one exception to this is that if the Bank of England Base Rate falls below 0%, the rate will be floored at 0%.

Do I still get my interest free period?

Any promotional rates you have (including instalments or purchase plans) will not be affected by any Bank of England Base Rate changes. Only the standard and cash interest rates will move in line with the Bank of England Base Rate. Your promotional rates will remain the same for the amount of time you agreed with us, as long as you continue to pay your balance on time and don't go over your credit limit.

Will you make additional interest rate changes as well as those to reflect changes in the Bank of England Base Rate?

We can still make changes to your interest rates for other reasons as we do already. Changes in your interest rates (which can increase or decrease) can be, for example, because there has been a change in your circumstances. Other reasons are set out in your agreement.