

What is opus?

A helping hand, right when you need it, opus is one card for all your credit essentials. From money transfers that give you access to cash from your credit card. To helping you build your credit rating when you manage your finances well.

What do I need to know before I apply for an opus card?

Before you apply for your card, make sure you:

- are over 18 with a permanent address in the UK
- haven't been registered bankrupt in the past 18 months
- haven't got any bankruptcy proceedings against you
- have a current UK bank or building society account
- haven't received a county court judgement in the past 12 months
- haven't opened an Aqua card and/or marbles card in the past 12 months
- have a mobile phone number.

Check if you're likely to be accepted before you apply for an opus card

Why not run your details through our FastCheck eligibility checker before you apply?

You'll find out quickly how likely you are to be accepted for the card, and your credit rating won't be damaged.

I don't have a job at the minute. Can I apply?

You can still apply if you:

- work part-time
- work full-time
- are self-employed
- are a homemaker
- have a low income
- are a student.

Please note that we won't be able to accept an application from you if you're unemployed.

I've recently had my application for another credit card declined. Can I apply?

Yes, you can apply.

It doesn't matter if you've been refused credit in the past, at opus we'll take a close look at your situation to see if we can give you the credit you need and can afford.

If you're worried about your credit rating, why not run your details through our FastCheck eligibility checker before you apply?

You'll find out quickly how likely you are to be accepted for the card – and your credit rating won't be damaged.

I've never had a credit card before. Can I apply?

Yes, you can. Applying for an opus card and managing it well is a great way to start building your credit history.

Apply online

It's quick and easy and you'll get a response in minutes. Just remember that you must be aged 18 or over and resident in the UK for us to consider your application.

If you're worried about your credit rating, why not run your details through our FastCheck eligibility checker before you apply? Click [here](#) to find out more about FastCheck.

You'll find out quickly how likely you are to be accepted for the card – and your credit rating won't be damaged.

Apply by post

If you've got a paper application form you can either:

- Visit the web address shown at the top of the form and apply online for a quicker response.
- Fill in the form (make sure you include all the information we ask for), then read, sign and date the credit agreement on the other side.

Send it to:

opus card applications
PO Box 266
Sheffield
S98 1QW

My application for an Aqua/marbles card was rejected. Can I apply for an opus card?

We think it's a good idea to wait until your personal situation changes so that you have a better chance of being accepted.

You can see how your credit status is improving by accessing your credit report – visit [Money Advice Service](#) and find out more on how you can access your credit report.

If your situation improves but you're still worried about your credit rating, why not run your details through our FastCheck eligibility checker before you apply?

You'll find out quickly how likely you are to be accepted for the card – and your credit rating won't be damaged.

I haven't received my opus card. How long should it take to arrive?

Once we've approved your application we'll send out your credit card. Please allow up to 14 days for it to get to you.

If you've been waiting longer than this, please call our customer services team on 0333 414 1077*.

How do I activate my opus card?

Call 0808 156 6597*. Activation takes just a few minutes.

Please also remember to sign your new card straight away with a ballpoint pen.

I haven't received the PIN for my new opus card. What should I do?

For safety, we send your PIN out separately to your card.

If you've received your opus card but not your PIN, and it doesn't arrive in the next couple of days, call us on 0333 414 1077*.

I'd like to change my PIN. How can I do this?

When we sent you your PIN, we also sent you instructions about how to change it and keep it safe.

To change your PIN, go to any cash machine offering PIN services. Put in your opus card and follow the instructions.

If you change your PIN, you can use your card as normal the same day. (You don't have to wait until the next day to use it.)

I've forgotten my PIN. What should I do?

Call us on 0333 414 1077* and we'll send you a reminder in the post.

I want to buy something on the internet. I've been asked for my security code. What is this?

Your security code is the last three digits that appear on the back of your card, in the top right hand corner of the panel your signature is in – often mentioned as CV2 or CVV.

Normally you'll be asked for this number only when you're paying for something over the telephone or on the web.

Never give away your security code if you're not sure who's asking you for it. Or if the website you're using is not secure.

Can I use my card abroad?

Yes! You'll find your opus card is accepted wherever you see the Mastercard sign – currently 36 million places worldwide.

Every time you use your card abroad you'll be charged a foreign exchange fee. This is because your transaction is in a different currency to the sterling one.

We add this fee to the amount of your purchase. So the total amount you see on your statement will include the transaction amount, plus the foreign exchange fee for that transaction.

To find out more about the foreign exchange fee you'll be charged click [here](#) or take a look at your card's terms and conditions.

Can I use my card to withdraw money from a cash machine?

Yes. But please note that when you withdraw cash using your card, other charges are added – from the day the cash withdrawal appears on your account. These charges include interest and fees.

For more details, click [here](#) or take a look at your card's terms and conditions.

There's a daily limit of max £300.

How do I make a balance transfer?

To transfer a balance follow these 3 simple steps:

- Call us on 0333 220 2669*
- Tell us the 16 – digit number of the card/s you wish to transfer a balance from
- Tell us how much you want to transfer – we'll do the rest.

How do I make a money transfer?

It's simple. To transfer money from your opus credit card to your personal bank account, follow these steps:

1. Call us on 0333 220 2669*.
2. Tell us the 16-digit number of the opus card you'd like to transfer the money from.
3. Tell us where you'd like to transfer the money – we need the account number and sort code for a UK account in your name.
4. Tell us how much you'd like to transfer – we'll do the rest.

For more information about money transfers using your opus card, please click [here](#).

What's the difference between a money transfer and a balance transfer?

With a money transfer, you move money from your opus credit card to your bank account.

With a balance transfer, you move what you owe from another UK credit or store card to your opus credit card. The other credit or store cards cannot be provided by NewDay.

For more information about money transfers using your opus card, please click [here](#).

Can I add an additional cardholder to my opus card account?

Yes, you can add someone else to your card account as long as they're over 18. It's free to do this and simple to arrange – just call us on 0333 414 107*.

Don't forget, as the primary account holder you'll be responsible for all transactions that are made on the card. And for paying off the balance.

My opus card is about to expire. What should I do?

We'll automatically generate a new card for you four to six weeks before your card runs out. If your card is about to expire you should receive this soon.

I'd like to close my opus card account. How do I do this?

Call us on 0333 414 1077* and we'll help you close your account.

Can I manage my opus card online?

Yes, you can check your spending, make payments and see your statements all in one place with opus Online Account Manager.

Haven't registered to manage your account online? [Register now](#).

I'm moving and my address is going to change. How do I let you know?

You can call us on 0333 414 1077*. Or you can write to:

opus customer services
PO Box 171
Sheffield
S98 1JS

Make sure you give us your new address *before* you move!

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

If you are an existing opus cardholder and you'd like to opt-out of receiving marketing from us, you can log in to your online portal and update your marketing preferences within the Account Settings section, Contact Preferences. Alternatively, you can call us on 0333 414 1077* and we can make this update for you. We will still contact you to service your account.

If you don't have an opus card and you'd prefer not to hear from us, please call us on 0333 414 1077* and we'll make sure that your details are removed from our database. If you'd like your details to be removed from postal mailings in general, we suggest that you register this preference with the Mailing Preference Service at www.mpsonline.org.uk. We will update our systems with your preference straight away, so you will not be selected in future, but please be aware that you may receive marketing that is already in production, for a few weeks.

Requesting T&Cs

Q: Can I request a copy of my terms and conditions?

A: You can request a copy of your terms and conditions at any time whilst your account is open – to do so please contact Customer Services on 0333 414 1077*.

Consequences of preauthorising transactions

Q: What is a preauthorised transaction? What happens if I enter into one?

A: In certain instances (e.g. when booking a hotel or hiring a car) the transaction amount may be unknown at the point you authorise the transaction. In such cases, the retailer will seek to block funds temporarily from your account. This is what we call a preauthorised transaction – it results in the relevant amount being deducted from your available balance only (it is not however processed as a transaction).

Please note that we will only block funds if you have authorised with the retailer the exact amount of funds that are to be blocked from your card.

We will also release the funds once we are made aware of the actual transaction value.

How do I make a contactless payment?

1. Look for the contactless symbol displayed on the shop's terminal when you're paying.
2. When instructed, touch your card to the card reader. Sometimes this is on the screen; sometimes it's on the side of the reader. (If you're not sure, ask the retailer.)
3. A beep or green light lets you know your payment is being processed.

Sometimes you may be asked to pay by using your PIN instead of making a contactless transaction. This is for extra security, so that we can check the card is still in your hands.

Also, if your card is new or a replacement, you will need to enter your PIN for the first transaction you want to make.

If my card is contactless, can I only make contactless transactions?

Not at all! You can use your PIN for all purchases and make contactless for purchases up to £30.

Can I use contactless to get cash from an ATM?

No, you'll need to use your PIN to do that.

Is contactless secure?

Yes. It uses secure encryption technology, just like when you pay using your PIN.

Sometimes you may be asked to pay by using your PIN instead of contactless. This is for extra security, so that we can check the card is still in your hands.

If your card is lost or stolen, you must tell us as soon as possible.

What is the most I can pay for per transaction with contactless?

You can use contactless to pay for anything costing up to £30. Just pay by using your PIN for anything costing more than this.

Contactless payments are just as secure as chip and PIN payments. And they have the same money back guarantee.

Can I pay for one transaction with two contactless payments?

No. You need to make a one-off payment using your PIN.

Can I use my contactless card abroad?

You can use your opus card abroad – but you cannot make a contactless transaction. You'll need to use your PIN every time you buy something abroad.

Do I get charged a fee for using contactless?

No. There's no fee for making contactless transactions.

I tried to make a contactless transaction but it was declined. Why is this?

There are a number of reasons why your contactless transaction might have been declined. For example, it could be that:

- you've exceeded your card credit limit.
- your card may be damaged.
- there's an issue with the retailer's terminal.
- the retailer's terminal is not accepting contactless transactions.
- you are using your card for the first time. In this case for the first transaction you want to make you need to enter your PIN.

What should I do if my card is lost or stolen?

As soon as you realise that your card is missing, call us on 0333 414 1077*. Lines are open 24 hours a day, every day.

I've received an email from opus asking for my personal details. Is this secure?

We'll never ask you to supply your personal details in an email.

If you do get a request like this, or you're worried about the content of emails you get from opus, call us on 0333 414 1077*.

How can you guarantee that my credit card details are secure?

At opus, we use the latest technology to keep your details secure. And our hard-working team is on the case 24/7 to monitor account activity and intercept suspicious transactions.

If you're unsure whether a transaction on your statement is genuine, call us on 0333 414 1077* and we'll look into it for you.

You can also do your bit to keep your identity safe from theft:

- Always tell us if you're moving house
- Keep your statements and receipts safe, or get rid of them securely
- Never give your PIN to anyone else, not even one of our customer advisors.

What is a one-time passcode (OTP)?

An OTP is a unique code which will be sent to the mobile number and/or email address registered to your account to authorise certain actions, such as online card purchases and access to your account online. The OTP acts like a key, helping prevent anyone but you from authorising these actions.

Always review the full OTP message you receive, checking it accurately describes the action you have requested. Never share your OTP with another person, not even an opus employee. You will not normally be charged for receiving an OTP.

I don't have a mobile phone to receive one-time passcodes. What will I do?

If you don't have a mobile phone, you can download the Opus Card app (if you have access to a device). Otherwise we will send OTPs to your landline.

What do I do if the one-time passcode doesn't work?

The first thing is to check you've entered the right code. If the code still doesn't work, you can simply request another one.

You should receive your OTP within seconds, in exceptional circumstances, it could take a couple of minutes depending on network coverage. If it doesn't arrive you can request a new one. If you're still having problems, contact us.

How do I ensure I can receive a one-time passcode?

We need you to ensure your mobile number and landline are correct so that you are able to receive one-time passcodes (OTP). To check and update your details, login to your [Online Account Manager](#) and select *Messages & Settings, Account Settings and Personal Details*. Alternatively, login via your [iOS](#) or [Android](#) mobile app and select More, Account Settings and Personal Details. This also applies to any additional cardholders you may have on your account which can be updated in their section.

What is PSD2 and how will it impact me?

PSD2 stands for the second Payment Services Directive. It aims to reduce fraud by requiring credit card issuers, including opus, to introduce increased security measures (e.g. one-time passcodes (one-time passcodes (OTPs)) for certain actions including online card purchases.

I'm worried that someone else has used my card. What should I do?

If you're unsure whether a transaction on your statement is genuine, or you think someone might be using your card without your permission, call us on 0333 414 1077*.

How can I protect myself from credit card fraud?

Anyone can become a victim of fraud. But by keeping your details safe and your credit card and PIN secure you can help make it less likely to happen. It's a good idea to check your credit file every now and again – visit [Money Advice Service](#) and find out how you can do this. And you should make sure you never give your details to anyone you don't trust. Visit [Action Fraud](#) for more about protecting yourself from fraud.

What will you do if you think my card is at risk of fraud?

We use the latest technology to monitor transactions and prevent fraud, 24 hours a day, 7 days a week. And we work with a number of police and security teams to keep you and your details safe – so you can be sure we're looking out for you.

If we suspect that your account is at risk of fraud, we'll call you straight away. We'll never ask for your PIN number or full card number if we phone you. But we may ask you a few security questions so we can be sure we're talking to the right person.

If you think someone might be using your card without your permission, call us on 0333 414 1077*.

What does it mean if my transaction is declined?

Our sophisticated fraud tools monitor all transactions and look for unusual behaviour. If we think your card is at risk of fraud, we'll block any transactions you try to make. Mistakes can happen, so call us on 0333 414 1077* if we've got it wrong and we'll put everything right again.

You've sent me a new card for security reasons. What do I do about regular and/or repeat subscriptions?

If we've sent you a new credit card, the card number, expiry date and three-digit security number on the back of it (the 'CVV number') will have changed.

This means that you'll need to update your card details on any regular payments you've got set up. You'll also need to update them anywhere else you use them, like on your broadband or pay TV account.

Where can I see my credit limit?

You can see your credit limit online ([log in to your account](#) though your desktop or mobile app) and on your monthly statement.

Haven't registered to manage your account online? [Register now](#).

What's the interest rate for my opus card?

You'll find this on your statement summary.

There's a section called 'Your interest rates' which lists the rates that apply to your card.

Can I ask for my opus credit limit to be increased or decreased?

Yes, you can ask for your credit limit to be increased (and we will consider your request) or decreased. As a responsible lender, we monitor accounts on an on-going basis to see how you're getting on and consider what is affordable before increasing a credit limit.

There's a section called 'Your interest rates' which lists the rates that apply to your card.

It's important that you make at least your contractual minimum payment on time every month and keep within your credit limit as this may affect our decision. We recommend that you make at least the Payment Requested shown on your statement each month. We need to see that an account is well managed and payments are made on time over a number of months before we can offer you a credit limit increase.

You can reduce your credit limit at any time, simply call Customer Services. You can also choose how you would like us to manage your credit limit preferences.

Is there anything I can do to ensure my credit limit can be increased?

It is important you make at least your contractual minimum payment on time every month and keep within your credit limit as this may affect our decision. We recommend that you make at least the Payment Requested shown in your statement each month. We need to see an account is well managed and payments are made on time over a number of months before we will consider increasing your credit limit. We also take into account how you manage accounts and other matters when considering whether you are eligible for a credit limit increase.

What happens if I go over my credit limit?

We will send you a text/SMS alert message if you're getting close to your credit limit. If you go over your credit limit at any time during the month you will be charged a fee of £12. This will appear on your next statement. You will also lose any promotional rates applicable to your account at that time.

How often do I have to make a payment?

Each month you'll receive a statement from us showing where and when you used your opus credit card, together with the amounts you spent. You must pay at least the contractual minimum payment every month, which is an amount equal to the total of any interest, default charges plus 1% of the balance shown on your statement (minimum £5). If your balance is less than £5 then you must repay the full amount. Credit cards are suitable for short term borrowing and so you should avoid paying only the minimum monthly amount long term. You will also need to pay any arrears or over limit amount, which are due immediately.

You may see a Recommended Extra Payment appear on your statement, as part of your Payment Requested. This is an additional amount on top of your contractual minimum payment that we recommend you pay to clear your balance faster and to help ensure your account does not fall into Persistent Debt.

You can contact us to change your monthly payment date to suit your personal circumstances. This can be changed up to three times a year.

Where on my statement does it tell me how much I need to pay, what my credit limit is and how much credit I have available?

To check the amount you need to repay, your credit limit and how much credit you have available, please look at the summary of your account. You'll find it on the first page of your statement or online using your [Online Account Manager](#). It provides a quick overview of your account and shows all of these things.

If you have any questions about these, please feel free to call Customer Services.

What should I do if I don't receive a statement each month?

If you have a balance or have used your card, you should receive a statement every month. If you have a balance and you have not received a statement, please call Customer Services who will be able to help you. Alternatively, you can register for [Online Account Manager](#), and we will notify you when your next statement is ready to view.

Can I change the day that my payment is due?

As an opus customer, you can enjoy the benefit of changing monthly payment date to suit you. What's more, you can change this three times per year free of charge.

Can I get a copy of my last statement?

Please call Customer Services and they will be able to help you. There is an admin charge of £5 for duplicate statements. Alternatively, you can register for [Online Account Manager](#), where you can view your last 6 months' of statements online at any time.

How often do I get statements?

You will receive your opus credit card statement monthly when you have a balance, or if there is any activity on your account.

Can I still make a payment even if I don't receive a statement?

If you have a balance on your account, or if there is any activity on your account, you should receive a statement each month. If you don't please call our Customer Services team on 0333 220 2691*. You must still make at least your minimum payment by the due date.

You can make payments at any point during the month even if you haven't received your statement yet. You can also make more than one payment a month. Just remember to make sure you pay at least the contractual minimum payment each month by the due date shown on your statement.

Do I have to pay everything I owe on my opus card each month?

Each month you'll receive a statement from us showing where and when you used your opus credit card, together with the amount you spent. You can choose to pay from a range of options including the full outstanding balance, the Payment Requested, a Boosted Payment or the contractual minimum payment.

You should always try to pay as much as you can afford each month – this will help you clear down your balance faster and save on interest.

Can I pay by Direct Debit?

You can choose from various Direct Debit options including making the Payment Requested on your statement, the Boosted Payment, the full outstanding balance, the contractual minimum payment or a fixed amount. (If you set up a Direct Debit for a fixed amount and this is less than the contractual minimum payment, together with any arrears due, this amount will be collected to keep your account up to date). You can set up a Direct Debit via your [Online Account Manager](#) in the 'Payment and Transfers' or through Customer Services team, contact us.

How long will my Direct Debit take to set up?

Setting up a Direct Debit can take up to 6 working days (not including, where relevant, the working day on which you request it). When you set up your Direct Debit we will let you know if it will be in place for your next payment due date.

How do I know if my Direct Debit will taken on time?

When you set your Direct Debit up we will tell you if it will be ready in time for your upcoming payment due date. If it isn't, we will ask you for a manual payment to cover your upcoming Payment Due Date. Your Direct Debit will be ready to take a payment the following month. Please be aware, your bank may cancel a Direct Debit after 13 months of dormancy.

How will you communicate my Direct Debit information to me?

Once you have set up your Direct Debit we will send you an email or SMS the next working day advising that your Advance Notice document and Direct Debit guarantee can be viewed in the Online Account Manager. These documents will also give you further information on your Direct Debit set up. We will post these documents to you if you have not provided us with an email or mobile number.

How do additional payments affect my Direct Debit?

If you make an additional payment, three 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 direct debit amount through the month.

Can I change the date I pay my account?

Yes, you can change your Payment Due Date 3 times a year. The change will always be made AFTER your upcoming payment due date. If you wish to change your payment due date please call customer services.

How can I pay the balance on my card?

You can pay using any of the methods shown on your statement including online using [Online Account Manager](#), using your online or telephone banking, by cheque or by 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, a Boosted Payment, the full outstanding balance, your contractual minimum payment or a fixed amount. (If you set up a Direct Debit for a fixed amount and this is less than the contractual minimum payment, together with any arrears due, this amount will be collected to keep your account up to date). You can set up a Direct Debit via your [Online Account Manager](#) in the 'Payments & Transfers' section. Alternatively, you can call Customer Services on 0333 220 259. Opening hours are: Monday to Sunday 8am to 9pm.

How are payments allocated against the amount I owe opus?

We charge different interest rates according to the different ways you use your opus credit card, for example the interest rate charged for cash withdrawals is different to the interest rate charged for purchases. If you don't pay your balance in full, we will allocate payments to your balances on your statement with the highest interest rates before balances with lower interest rates. There are some exceptions to this including the way we allocate payments to any instalment or PayDown plan. For further details, please refer to the 'How do we apply payments to different balances?' section in your Credit Card Agreement.

I can't afford to make a payment this month. What should I do?

If you cannot make a payment for any reason, please call Customer Services as early as possible and we will do what we can to help.

If you are struggling with financial difficulties, you may benefit from some free and impartial advice. You can contact:

- National Debt Line on 0808 808 4000 or [online](#).
- Money Advice Service on 0800 138 7777 or [online](#)
- StepChange on 0800 138 1111 or [online](#)

What happens if I don't make a payment or my payment is late?

If you don't make at least the contractual minimum payment by the payment due date, as shown on your statement, you will be charged a late payment fee of £12. We will also report the missed payment to credit reference agencies. This might make it harder and more expensive for you to get credit in the future.

Failing to keep up with your repayments will also result in any promotional offers being withdrawn and you will have to pay the standard purchase rate on these amounts.

Please remember if you can't make a payment for any reason, please call Customer Services as early as possible and we will do what we can to help.

If you are struggling with financial difficulties, you may benefit from some free and impartial advice. You can contact:

- National Debt Line on 0808 808 4000 or [online](#).
- Money Advice Service on 0800 138 7777 or [online](#)
- StepChange on 0800 138 1111 or [online](#)

Do I have to get paper statements?

Not at all. Many people find it suits them better to receive electronic statements instead of paper ones.

Simply [log in to your account](#), go to 'Statement preferences' and switch to e-statements.

Haven't registered to manage your account online? [Register now](#)

We'll send you a reminder each month when your statement is ready to look at.

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

Following changes to the law, from 13 January 2018 you can allow an authorised Third Party Provider (TPP) to have access to your online servicing account. These TPPs are sometimes known as Account Information Service Providers and offer such services as the ability for you to look at all your bank and credit card accounts through one Mobile App or Website. You can only use a TPP where you have registered for Online Account Manager.

If you choose to use a TPP, please ensure you understand how their service works, such as how they access your account with us and how they will protect your data. Please be aware that:

- The terms and conditions of your card will still apply.
- We will give the TPP access to your account information only, and in the same way as if you were accessing it directly. For example, they will be able to see your recent transactions and your outstanding balance. The TPP is not permitted to change any of your preferences, direct debit details or any information about you and cannot initiate a payment from your account.
- Although you must not, generally, give the security details you use to log-in to our online service to anyone else, you may give them to a TPP if it is necessary to do so. They should agree with you that they will keep these details safe and will only use them for the purpose(s) you have agreed with them.
- We can refuse to allow a TPP to access your account where we are concerned about unauthorised or fraudulent access by that TPP.
- All TPPs must be authorised or registered with the Financial Conduct Authority (or another EEA regulator) and so you must check, from the information that the TPP gives you before you use their services, that the TPP is authorised or otherwise permitted by law to provide such services. If you give your security details to a TPP that is not authorised, we will assume it is you authorising us to give 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.

Customer Consent

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 Legislation 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 Notice.

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](#).

Could rates go down as well as up?

The Bank of England Bank Rate can go up or down or stay the same. How it moves will depend on the decision of the Monetary Policy Committee of the Bank of England and their view of a number of factors, including economic conditions. We are creating a direct link between your interest rates and the Bank Rate so that the interest rates you pay will move in line with any changes to Bank Rate.

We will always let you know about the change on the next statement you get following any change. If you pay your full outstanding balance in full and on time every month, there will be no change in the amount you pay.

Is there a maximum/minimum amount the interest rates go up/down?

The Bank of England controls how much the Base Rate goes up or down. We are creating 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%, the rate will be floored at 0%.

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 services.

If your contact details are not up to date, please let us know. If you have registered for online services, you can do this by logging into your online account servicing and updating them there.

Will you always pass on the rate increase/decrease?

We are creating a direct link between your interest rates and the Bank of England Base Rate so that the interest rates you pay will always move in line with any changes to the Bank Rate. We will let you know your new rate on the next statement you get following any change. The exception to this is that we will not reflect any change to Bank Rate if it falls below 0%.

Will you make additional interest rate changes as well as those to reflect changes in 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. See “Can we change the cost of borrowing and other terms?”

Will all the interest rates I pay move in line with Bank of England Base Rate?

Any promotional rates you have (including instalments) will not be affected by any Bank Rate changes. These rates will stay the same for the length of the promotional period or instalment plan as long as you continue to make on your payments on time and don't go over your credit limit.

Do I still get my interest free period?

Any promotional or Purchase Plan rates you have 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 and Purchase Plan 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.

The PPI Deadline has passed

The FCA set a deadline of 29 August 2019 for PPI complaints and delivered a nationwide communications campaign to raise awareness of this deadline among consumers.

Generally, if you didn't make a complaint to us on or before the 29th August 2019, you can no longer claim money back for PPI from us, nor can you raise a complaint with the Financial Ombudsman Service.

What happens if you've complained on or before 29 August 2019?

If you submitted your complaint on or before 29 August 2019, receipt of your complaint will be formally acknowledged.

Within 8 weeks of receiving your complaint, you should also either receive a final response, or a communication outlining when you can expect a final response.

Please note that the run up to the deadline is likely to have been a particularly busy period for all providers, which may result in your final response being delayed.

What to do if you're unhappy with your final response?

If you aren't happy with the final response, including if your complaint is rejected, or you do not hear back, you should contact us.

If you still aren't satisfied after contacting us, you can complain to the [Financial Ombudsman Service](#).

Exceptional Circumstances

You may be able to complain to us or to the Financial Ombudsman Service after the deadline, if you couldn't complain within the time limit due to 'exceptional circumstances'.

The Financial Ombudsman Service has more on ['exceptional circumstances'](#).

See below commonly asked questions, or check out our handy guide to Google Pay [here](#).

Which devices does Google Pay work with?

You can use Google Pay on most Android™ devices, as long as they run Android KitKat® 4.4 or above and have near-field communication technology (NFC).

More information can be found here:

https://support.google.com/pay/answer/7643995?hl=en&ref_topic=7625138

How do I add my opus card to Google Pay?

The easiest way to add your opus card to Google Pay is via the opus app, if you haven't already, download it today from Google Play. Once in the app, follow the following instructions to add your card to Google Pay:

- In the 'My Card' tab select 'Add Card to G Pay'

If you don't have the opus app, or prefer to add your card directly from the Google Pay app:

- Open the Google Pay app
- Open the Payment tab
- Select '+ Payment method'
- Follow the instructions to add your card to your Google Pay app

How do I make my opus card the default card?

Open your Google Pay app and drag the card to the front.

How do I use Google Pay with my phone?

Paying in stores:

To pay with Google Pay, wake up your Android phone and hold it near the reader until you see a check mark.

Paying in apps and on websites:

Select Google Pay at checkout and confirm your purchase.

Is my card information protected?

Google Pay does not send your real card number to the merchant, instead a single-use virtual account number is assigned. Your opus card details are not stored on your device and your phone is required to be unlocked for all payments over £45.

Can I continue to use Google Pay if I go overlimit or miss a payment?

No, if you have gone overlimit or miss a payment your card will not work on Google Pay.

How much can I spend using Google Pay?

You can make payments for any amount so long as your credit limit allows, but some merchants apply a contactless limit of £45. Transactions made in-app and online are not limited to a specific amount.

What if I lose my device?

If your phone has been lost or stolen, or compromised in any other way, you will need to call our Contact Centre on 0333 414 1077* immediately to disable your card in Google Pay. You can use Find My Device to lock it, via the following link:

<https://www.google.com/android/find>.

You can then secure it with a new password, or erase your personal data. Your physical card will not be disabled if you request to only disable Google Pay.

**Calls may be recorded and monitored for training and security purposes and to help us manage your account. Calls to 0333 numbers will be charged at a standard national rate. Call costs from mobile companies and operators may vary so please check before calling.*

What if I lose my card?

After reporting your card lost or stolen, your new physical card will be sent in the post, and your card in your Google Pay wallet will be immediately linked to your new physical card, allowing you to spend via Google Pay whilst you wait for your physical card to arrive.

Where can I use Google Pay? Can I use it abroad?

Google Pay can be used anywhere you see the Google Pay or Contactless icons around the world.

Can I use Google Pay to pay in an app?

Yes, Google Pay can be used anywhere you see the Google Pay or Contactless icons.

Can additional cardholders add their card to Google Pay?

Yes, additional cardholders can add their card to their Google Pay.

See below commonly asked questions, or check out our handy guide to Apple Pay [here](#).

Which devices does Apple Pay work with?

- iPhone 6 or later
- Apple Watch; requires iPhone 6 or later
- iPad: iPad Pro, 5th generation iPad, iPad Air 2, iPad mini 3 and later
- Mac: Mac 2012 or later with an Apple Pay-enabled iPhone or Apple Watch, Mac models with Touch ID

A full list of Apple Pay compatible devices can be found at:

<https://support.apple.com/en-us/HT208531>

How do I add my opus card to Apple Pay?

The easiest way to add your opus card to Apple Pay is via the opus app, if you haven't already, download it today from the App Store. Once in the app, follow the following instructions to add your card to Apple Pay:

- In the 'My Card' tab select 'Add to Apple Wallet'

If you don't have the opus app, or prefer to add your card directly from the Wallet app:

- For iPhone, open the Wallet app and tap the '+' sign in the top right corner, then follow the instructions to add your card to your wallet
- For Apple Watch, open the Apple Watch app on your iPhone and select 'Wallet & Apple Pay', then tap 'Add Credit or Debit Card'
- For iPad, open Settings, select 'Wallet & Apple Pay', then tap 'Add Credit or Debit Card'
- For MacBook Pro with Touch ID, open System Preferences, select 'Wallet & Apple Pay', then select 'Add Card'

More information can be found at: <https://support.apple.com/en-gb/HT204506>

How do I make my opus card the default card in my Apple Wallet?

Open your Wallet app and drag the card to the front.

How do I use Apple Pay?

Paying in stores:

To pay with Face ID, double-click the side button, glance at your screen, then hold iPhone near the reader. For Touch ID, hold your iPhone near the reader with your finger on Touch ID. On Apple Watch, double-click the side button and hold Apple Watch up to the reader.

Paying in apps and on websites:

On your iPhone and iPad, select Apple Pay at checkout and complete the payment using Face ID or Touch ID. On your Mac, select Apple Pay and complete the payment using your iPhone or Apple Watch. On MacBook Pro, pay using Touch ID on the Touch Bar.

Is my card information protected?

Apple Pay does not send your real card number to the merchant, instead a unique code is assigned. Your opus card details are not stored on your device because when you pay using Apple Pay the data is encrypted. Every payment you make requires Touch ID, Face ID or a passcode for added security.

Can I continue to use Apple Pay if I go overlimit or miss a payment?

No, if you have gone overlimit or miss a payment your card will not work on Apple Pay.

How much can I spend using Apple Pay?

You can make payments for any amount so long as your credit limit allows, but some merchants apply a contactless limit of £45. Transactions made in-app and online are not limited to a specific amount.

What if I lose my device?

If your phone has been lost or stolen, or compromised in any other way, you will need to call our Contact Centre on [brand number] immediately to disable your card in Apple Pay. You can use Find My iPhone to set your device in 'Lost Mode' via the following link: <https://www.icloud.com/find>. You can then secure it with a new password, or erase your personal data. . Your physical card will not be disabled if you request to only disable Apple Pay.

What if I lose my card?

After reporting your card lost or stolen, your new physical card will be sent in the post, and your card in your Apple Pay wallet will be immediately linked to your new physical card, allowing you to spend via Apple Pay whilst you wait for your physical card to arrive.

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