

Card Provider	Summary box available pre application	Range of real APR shown?	Min & Max or single APR shown	Range of 0% BT terms shown?	Min & Max 0% BT term shown (months)	Eligibility Checker - Mandatory, Optional or Not Available
Bank of Scotland	No	No	No	No	No	Mandatory
Barclaycard	Yes	No	21.9%	No	Up to 30	Optional
Co-op	Yes	No	20.6%	No	24	Not Available
First Direct	Yes	No	18.9%	No	27	Not Available
Halifax	No	No	No	No	No	Mandatory
HSBC	Yes	Yes	21.9% to 24.9%	No	33	Not Available
Lloyds Bank	No	No	No	No	No	Mandatory
M&S Bank	Yes	No	21.90%	No	32	Optional
MBNA	No	No	No	No	No	Mandatory
Nationwide	Yes	Yes	19.9% to 24.9%	No	No	Optional
NatWest	Yes	Yes	21.9% to 29.9%	No	23	Optional
Post Office Money	No	No	No	No	No	Mandatory
RBS	Yes	Yes	21.9% to 29.9%	No	23	Optional
Sainsburys Bank	Yes	Yes	21.9% to 29.9%	Yes	33 to 25	Optional
Santander	Yes	No	21.90%	No	33	Optional
Tesco Bank	Yes	Yes	21.9% to 27.9%	Yes	33 to 20	Optional
TSB	Yes	Yes	21.9% to 27.9%	Yes	27 to 21	Not Available
Virgin Money	No	No	No	No	No	Mandatory

Research from provider websites by Moneycomms.co.uk 22.06.2022

	6	11	6	15	7
	18	18	18	18	18
	33%	61%	33%	83%	39%
don't have a summary box	don't show the range of potential APRs	don't display the customer could receive	don't show the full range of BT terms	don't display the offer duration the customer could receive	