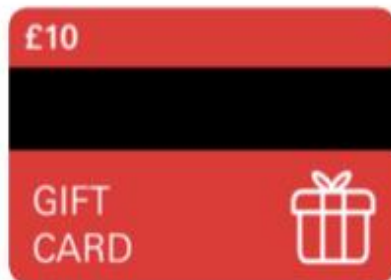
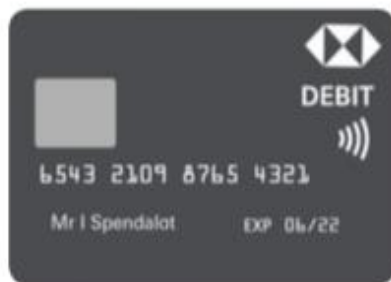


Payment card definitions



Gift cards contain 'electronic' cash that you can spend at certain stores. They are called gift cards because they are often given to people as presents. They work in the same way as using cash.



Debit cards are used to spend money from your bank account. When you buy something using a debit card the money is taken out of your bank account and paid into the store's bank account.



Credit cards are used to borrow money from the bank. You have to pay back the money that you borrow plus a bit more; the 'more' is called 'interest'. The bank pays the money you have borrowed into the store's bank account (like a debit card). The longer you take to pay it back, the more interest you have to pay.