

The money comes straight out of your current account

Parents/carers/guardians put money onto the card

The bank - you are borrowing the bank's money until you pay your credit card statement bill

11 years old

6 years old

18 years old

No set limit but you must have the money in your current account

The amount added to the card

Varies, most range between £500 and £5,000

None

None

Interest charged if you don't pay the bill in full