

# The **co-operative** bank

## It's good to be different

## Repaying your Co-operative Bank loan early

If you wish, you can repay your loan at any time. To arrange this, please contact us and we will give you an early settlement figure. If your loan was taken out after 10 June 2010 you can also make partial repayments to your loan (in addition to your regular monthly payments).

### **If you repay your loan early in full or in part we may charge you:**

- 28 days additional interest if your loan agreement was for a term of a year or less at the time it was made.
- 58 days additional interest if your loan agreement was for a term of more than a year at the time it was made.

The settlement date and rebate of interest will both be calculated in line with the Consumer Credit (Rebate on Early Settlement) Regulations 2004, and the Consumer Credit Act 1974.

### **Contact us**

If you have any queries, or would like to arrange an early settlement, please call us on 03457 212 212, speak to us in branch, or write to us at The Co-operative Bank p.l.c., P.O. Box 200, Unit 550 Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE.

**Please call 03457 212 212\* if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board.

\*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes. Information correct as at 03/2016.