

Summary Box.

The information contained in this table summarises key product features and is not intended to replace any terms and conditions. It is important you read the full terms and conditions carefully.

RSPB credit cards		Standard	Advantage Platinum	Fixed Rate Platinum																
APR		18.9% APR Typical/variable	16.9% APR Typical/variable	11.9% APR Typical (variable after 5 years)																
Other interest rates	Introductory Rate (for 6 months)	<ul style="list-style-type: none"> • Purchases n/a • Cash withdrawals 0% • Balance transfers n/a • Cheques n/a 	<ul style="list-style-type: none"> 0% n/a 0% n/a 	<ul style="list-style-type: none"> n/a n/a n/a n/a 																
	Monthly Rate	<ul style="list-style-type: none"> • Purchases 1.456% • Cash withdrawals 1.805% • Balance transfers 1.456% • Cheques 1.805% 	<ul style="list-style-type: none"> 1.313% 1.805% 1.313% 1.805% 	<ul style="list-style-type: none"> 0.945% 0.945% 0.945% 0.945% 																
	Annual Rate	<ul style="list-style-type: none"> • Purchases 18.9% • Cash withdrawals 23.9% • Balance transfers 18.9% • Cheques 23.9% 	<ul style="list-style-type: none"> 16.9% 23.9% 16.9% 23.9% 	<ul style="list-style-type: none"> 11.9% 11.9% 11.9% 11.9% 																
Interest free period	<ul style="list-style-type: none"> • For purchases if you pay your balance in full, by the due date • For cash withdrawals, credit card cheques and balance transfer 	Up to 59 days 0 days	Up to 59 days 0 days	Up to 46 days 0 days																
Interest charging information	The periods over which interest are charged are as follows: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques </td> <td style="width: 50%; vertical-align: top;"> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>From</u></td> <td style="text-align: center;"><u>Until</u></td> </tr> <tr> <td style="text-align: center;">transaction date</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">statement date repaid in full*</td> </tr> <tr> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">repaid in full*</td> </tr> </table> </td> </tr> </table> <p>*If you pay the balance in full, the interest charge for the period from the previous statement to the date of full repayment will be debited the following month.</p>				<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>From</u></td> <td style="text-align: center;"><u>Until</u></td> </tr> <tr> <td style="text-align: center;">transaction date</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">statement date repaid in full*</td> </tr> <tr> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">repaid in full*</td> </tr> </table>	<u>From</u>	<u>Until</u>	transaction date	statement date	date debited to your account	statement date repaid in full*	date debited to your account	repaid in full*						
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Allocation of payment	If you do not pay your outstanding balance in full on the payment date set out in your statement we apply payment to that balance toward, in order; interest, charges, other administration, fees, credit advanced in the following order; promotional balances, cheques, cash withdrawals, purchases (which includes any payment protection plan). If you have more than one such transaction in any of these categories outstanding for different periods of time your payment will reduce the balance in order from the oldest to the most recent.																			
Minimum repayment	2% of outstanding balance or £5 (whichever is greater)																			
Amount of credit	Minimum credit limit of £500, maximum credit limit subject to status.																			
Fees	No annual fee.																			
Charges	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">• Cash withdrawals (inc. travellers cheques, foreign currency and gambling transactions)</td> <td style="width: 40%;">2.5% of value, min. of £3</td> </tr> <tr> <td>• Balance transfer fee (applicable to Standard, Gold and Advantage Platinum credit cards during promotional rate periods only)</td> <td>3% of value, min. £5</td> </tr> <tr> <td>• Credit card cheques</td> <td>2% of value, min. of £2 and a max. of £25</td> </tr> <tr> <td>• Overseas transactions</td> <td>2.75% of transactions</td> </tr> <tr> <td>• Bank activated stop on credit card cheque (exceeds limit)</td> <td>£30</td> </tr> <tr> <td>• Customer activated stop on credit card cheque</td> <td>£8</td> </tr> <tr> <td>• Duplicate statement</td> <td>£5</td> </tr> <tr> <td>• Copy sales purchase voucher</td> <td>£5</td> </tr> </table>				• Cash withdrawals (inc. travellers cheques, foreign currency and gambling transactions)	2.5% of value, min. of £3	• Balance transfer fee (applicable to Standard, Gold and Advantage Platinum credit cards during promotional rate periods only)	3% of value, min. £5	• Credit card cheques	2% of value, min. of £2 and a max. of £25	• Overseas transactions	2.75% of transactions	• Bank activated stop on credit card cheque (exceeds limit)	£30	• Customer activated stop on credit card cheque	£8	• Duplicate statement	£5	• Copy sales purchase voucher	£5
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Payment Example				
Illustrative Example		For a purchase of £1,000 on your credit card		
Monthly Payment		18.9% APR Typical/variable	16.9% APR Typical/variable	11.9% APR Typical/variable
Without taking into account any introductory rates, how much interest will you be charged in the first year?	If you paid the minimum payment each month	£169.39	£151.59	£106.97
	If you paid £50 each month	£138.71	£123.98	£87.20
How much interest will you be charged in the second year?	If you paid the minimum payment each month	£158.85	£139.72	£94.26
	If you paid £50 each month	£51.58	£43.51	£26.37
How long would it take to clear the balance?	If you paid the minimum payment each month	28 years 9 months	23 years 8 months	16 years 7 months
	If you paid £50 each month	2 years 0 months	2 years 0 months	1 year 11 months
<i>The above examples assumes the following: The transaction takes place on 1st January and you make no further transactions. Your statement is produced on the 1st of each month and you always make the payment on the payment due date of each month.</i>				

Interest rates correct at 04/08.

Please phone 08457 212 212 if you would like to receive this in any other format.

Calls may be monitored or recorded for security and training purposes. Maximum call charge from a BT landline is 4p per minute. Calls from other networks may vary.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).