

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.

Affinity Flat Rate credit card

APR		13.9% APR typical/variable															
Other interest rates	Introductory Rate	<ul style="list-style-type: none"> • Purchases n/a • Cash withdrawals n/a • Balance transfers n/a • Cheques n/a 															
	Monthly Rate	<ul style="list-style-type: none"> • Purchases 1.094% • Cash withdrawals 1.094% • Balance transfers 1.094% • Cheques 1.094% 															
	Annual Rate	<ul style="list-style-type: none"> • Purchases 13.9% • Cash withdrawals 13.9% • Balance transfers 13.9% • Cheques 13.9% 															
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 transfers 	Up to 59 days 0 days															
Interest charging information	<p>The periods over which interest are charged are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;"></th> <th style="width: 33%; text-align: center;">From</th> <th style="width: 33%; text-align: center;">To</th> </tr> </thead> <tbody> <tr> <td>• Purchases</td> <td style="text-align: center;">transaction date</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td>• Cash withdrawals</td> <td style="text-align: center;">transaction date</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td>• Balance transfer</td> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">repaid in full*</td> </tr> <tr> <td>• Cheques</td> <td style="text-align: center;">date debited to your account</td> <td style="text-align: center;">repaid in full*</td> </tr> </tbody> </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>			From	To	• Purchases	transaction date	statement date	• Cash withdrawals	transaction date	statement date	• Balance transfer	date debited to your account	repaid in full*	• Cheques	date debited to your account	repaid in full*
	From	To															
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• Cheques	date debited to your account	repaid in full*															
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 towards, 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	<ul style="list-style-type: none"> • UK cash withdrawals n/a • Credit card cheques n/a • Travellers' cheques, foreign currency fee and gambling transactions n/a • Overseas transactions/cash withdrawals 2.75% of transaction/withdrawal • 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 																
Default charges	<ul style="list-style-type: none"> • Late payment (payment received after the due date) £12 • Exceeding credit limit £12 • Uncleared payment cheque/direct debit £12 																

Payment example

Illustrative example for a £1,000 purchase on your credit card

Monthly Payment		13.9% 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	£124.82
	If you paid £50 each month	£101.89
How much interest will you be charged in the second year?	If you paid the minimum payment each month	£112.02
	If you paid £50 each month	£32.72
How long would it take to clear the balance?	If you paid the minimum payment each month	18 years 10 months
	If you paid £50 each month	1 year 11 months
The above example 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 each month.		

Interest rates correct at 01/08.

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. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.

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).

The COOPERATIVE BANK

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