

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.

Flat Rate credit cards			Platinum						
APR			9.9% APR Typical/variable						
Other interest rates	Introductory Rate (for 6 months)	<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	n/a n/a n/a n/a						
	Monthly Rate	<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	0.793% 0.793% 0.793% 0.793%						
	Annual Rate	<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	9.9% 9.9% 9.9% 9.9%						
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 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: 33%;"></td> <td style="width: 33%; text-align: center;"><u>From</u></td> <td style="width: 33%; text-align: center;"><u>Until</u></td> </tr> <tr> <td> <ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques </td> <td style="text-align: center;"> transaction date transaction date date debited to your account date debited to your account </td> <td style="text-align: center;"> statement date statement date repaid in full* repaid in full* </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>				<u>From</u>	<u>Until</u>	<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	transaction date transaction date date debited to your account date debited to your account	statement date statement date repaid in full* repaid in full*
	<u>From</u>	<u>Until</u>							
<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers • Cheques 	transaction date transaction date date debited to your account date debited to your account	statement date statement date repaid in full* 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 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 insurance). 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"> • Cash withdrawals (inc. travellers cheques, foreign currency and gambling transactions) • Credit card cheques • Overseas transactions • Bank activated stop on credit card cheque (exceeds limit) • Customer activated stop on credit card cheque • Duplicate statement • Copy sales purchase voucher 	2.5% of value, min. of £3 2% of value, min. of £2 and a max. of £25 2.75% of transactions £30 £8 £5 £5							
Default charges	<ul style="list-style-type: none"> • Late payment (payment received after the due date) • Exceeding credit limit • Uncleared payment cheque/direct debit 	£12 £12 £12							

Payment Example		
Illustrative Example	For a purchase of £1,000 on your credit card	
Monthly Payment	9.9% 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	£89.03
	If you paid £50 each month	£72.48
How much interest will you be charged in the second year?	If you paid the minimum payment each month	£77.02
	If you paid £50 each month	£20.61
How long would it take to clear the balance?	If you paid the minimum payment each month	14 years 11 months
	If you paid £50 each month	1 year 10 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 09/07.

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
Customer led, ethically guided

Summary Box

Flat Rate credit cards.

Important information regarding your credit card.