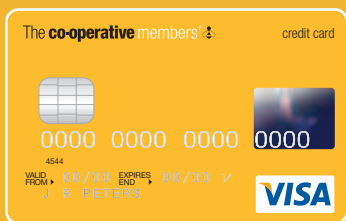


The **co-operative** members' 
credit card

Your Welcome Guide



We would like to welcome you
as a new Co-operative
Members' credit cardholder.

welcome

This guide tells you all you need to know to make the most of
your Co-operative Members' credit card.

Inside the back page you will find a checklist of things you need
to do before you use your card for the first time.

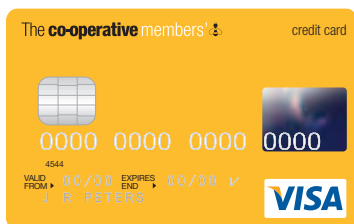
If you have any queries about your Co-operative Members' credit
card, please do not hesitate to telephone Customer Services on
0845 600 6000. We are open 24 hours a day, 7 days a week.

Earn cashback everywhere you spend!

Your Co-operative Members' credit card is unique in that you can earn **cashback** every time you use it. That's as good as money off everything you buy! You'll earn:

- **1p cashback for every £1** you spend in Co-operative Food Stores[▲]
- **1p cashback for every £2** spent anywhere else where the Visa symbol is displayed^{▲▲}.

You'll find the Rules of the Co-operative Members' credit card cashback scheme at the back of this booklet. Please note that cashback is not earned on balance transfers.



[▲]Excluding in-store concessions ^{▲▲}Including in-store concessions.

Additional cardholder

Enjoy the extra benefits of sharing

You already appreciate the benefits of your new card, so just think how much easier your life would be if you shared your credit card account with those closest to you – imagine the convenience of one statement, one monthly payment and one credit limit for all your joint purchases like groceries, petrol etc*.

Request an application form today by calling Customer Services on **0845 600 6000**.

Transferring a balance couldn't be easier

Why not consider transferring balances from other credit or store cards onto your Co-operative Members' credit card – it's easy and could save you money**.

Simply call our Customer Services on **0845 600 6000** and we'll arrange the rest.

Chip and PIN

Your new card is a chip and PIN card. This will give you greater security when paying for goods, and has been introduced in response to the rise and cost of credit and debit card fraud.

You now enter a four digit Personal Identification Number (PIN) when you pay for goods in the same way you currently do when you use our cash machines. So once you have your PIN and have activated your card, you're all set to start shopping more securely.

*Offer subject to your Co-operative Bank credit card being properly maintained. The principal account holder will be liable for all transactions made by the additional cardholder and is bound, in particular but without limitation, to Section 3 of the account terms and conditions.

**Excludes balance transfers from other credit cards issued by The Co-operative Bank p.l.c. Balance transfer fee of 3% of transfer value where applicable during promotional rate periods only (minimum of £5).

How to make your credit card payments

Shown below are the ways you can make your payment. Don't forget to allow necessary time for the money to be credited to your account.

By Direct Debit

You can pay at least the minimum amount each month or the full outstanding balance by Direct Debit from any UK current account. This means that your payment will always be made on time – even if you are away on holiday.

The money will be taken from your account no more than **two working days** before the due date. To set up a Direct Debit payment to your credit card account, please phone **0845 600 6000**.

By Telephone

If you hold a current account with The Co-operative Bank, you can phone **08457 212 212** and make payments to your credit card account from your current account over the telephone. Payments can be completed in seconds by pressing option 3, followed by option 2.

Please allow at least **two working days** for the payment to reach your credit card account.

By Internet

If you hold a current account with The Co-operative Bank, you can make payments to your credit card account from your current account online at **co-operativebank.co.uk**

Please allow at least **two working days** for the payment to reach your credit card account.

By Bank Giro

Hand in the completed payment slip from the bottom of your statement at any branch of The Co-operative Bank or – possibly subject to a small charge – any bank displaying the Visa symbol, together with a cheque or cash payment. Allow at least **four working days** for the payment to reach your account.

By Post

Send your completed slip and cheque to the Credit Card Centre in the envelope by post. Do not send cash through the post. Allow **seven working days** for the payment to reach your account in this way.

Putting you in control of your finances

You have access to your credit card account 24 hours a day, 7 days a week, by telephone and Internet.

Accessing your account online

You can also use our Internet Banking Service at **co-operativebank.co.uk** to access your account.

You will need to register some secure information before you can use the service. Simply phone **0800 590 483** to register your details, and then you can start accessing your account online. This line is also open 24 hours a day, every day.

If you have not already done so, we will ask you to register:

- a 4 digit security code
- 5 pieces of secure personal information.

You can find out more by visiting our website:

co-operativebank.co.uk/ibdemo/ for a free demonstration.

Accessing your credit card account by telephone

If at any time you have a query regarding your credit card, do not hesitate to telephone Customer Services on **0845 600 6000**.

Registering secure information

The first time you call **0845 600 6000**, you will be taken through some simple steps to make sure your account details are secure.

You will need to register:

- a 4 digit security code
- 5 pieces of secure personal information.

When you call in future, you will be asked to:

- enter your 16 digit account number, which can be found on the front of your card or in the top right hand corner of your statement
- your 4 digit security code.

Please note that you should never give your entire security code over the phone to a Customer Service Adviser or anyone else.

Accessing information on your account

Within seconds of entering your account number and security code, you will then be able to choose the following options:

Press 1 for balance and account information:

- your current balance
- details of your last statement
- payment details.

Press 2 for recent transactions:

- your last 6 credits
- your last 6 debits
- a transaction search.

Press 3 to order a PIN

Press 4 for other administration

- order Direct Debit mandate.

You can also call for answers to questions such as:

- can I have a higher credit limit?
- how do I set up a continuous payment authority?
- can you send me the forms for another member of my family to have a card on my account?
- how can I protect my monthly payments?
- can I report the loss of my card?
- how do I change my PIN?

Is your answer here?

These are the questions which we are most commonly asked by Co-operative Members' credit cardholders – and the answers we give.

Where can I use my card?

Anywhere you see the Visa symbol displayed. That's at over 25 million outlets worldwide⁺ – including shops, restaurants, garages and hotels. Your card is as acceptable as cash, almost anywhere in the world.

Can I use my card to withdraw cash?

You can withdraw cash (in local currency) up to your available credit limit across the counter at any bank in the world that displays the Visa symbol.

You will also receive a PIN (Personal Identification Number) which you can use to withdraw cash at many of the 30,000 Visa linked cash dispensers in the UK and overseas.⁺ Some cash machines may charge.

If cash withdrawals are made overseas,⁺⁺ the transactions will be recorded in local currency but converted to sterling on your statement.

How long does it take for a purchase to reach my account?

It depends on when the retailer pays the voucher into their bank. If they do it on the same day, the amount will normally be debited to your account **three working days later**.

⁺The maximum daily amount you can withdraw is £250 provided you are within your credit limit, subject to 2.5% (minimum £2.50) fee charged for withdrawals made from Visa or Plus cash machines and foreign currency transaction fee of 2.75%.

⁺⁺If purchases are made abroad, the foreign currency transaction fee of 2.75% will apply.

What happens if I move or change my name?

If you move, please let us know by phoning Customer Services on **0845 600 6000**. If you change your name, cut your card in two and return it to us with details of your new name and a sample of your new signature. We will then issue a new card as soon as possible.

Can I buy by mail order or over the phone using my card?

Yes. Just write your Co-operative Members' credit card number in the space provided on the mail order form. Many companies – including theatres and sporting venues – have special telephone ordering facilities for credit cardholders. It's a very convenient way to shop!

What if I want a higher credit limit?

Either write to us or phone us at Customer Services on **0845 600 6000** and let us know the limit you require.

Is there anything which could delay my payment from reaching my account?

Postal delays can cause problems from time to time. The best way to avoid any delays is to pay your minimum amount by Direct Debit.

Can I make my monthly payment by sending a post-dated cheque?

No. No guarantee can be given that a post-dated cheque will be paid on the right day.

What is a continuous payment authority (recurring transaction)?

This is an instruction for someone to debit your credit card account with regular or irregular payments on an automated basis. Unlike a Direct Debit, the Bank is unable to stop these payments.

Therefore, should you want to stop a continuous payment authority, then you will need to instruct the beneficiary directly.

Can another member of my family or a friend have a Co-operative Members' credit card on my account?

Yes. Just write to us or phone us at Customer Services and we'll send you the forms to sign. Please be aware that you are responsible for the use of any card(s) on your account including payments and charges.

How do I know how much interest I'll be charged?

The interest rate you pay is shown on your statement, next to the interest amount. Details of all current interest rates are available on request from any branch of The Co-operative Bank or by phoning Customer Services on **0845 600 6000**.

How can I find out more about other Co-operative Bank services?

Either write to The Co-operative Bank Customer Services, P.O. Box 150, Delf House, Skelmersdale, Lancashire WN8 6GG; call into any of our branches, or visit our website: **co-operativebank.co.uk** Alternatively, you can call **08457 212 212** for details.

Keep it safe – keep it secure

It's vitally important that you do all you can not to lose your credit card or have it stolen. So always follow these rules:

- **do not** leave your card unattended in a wallet or purse
- **do not** leave your card in your car
- **do not** leave your card with your cheque book.

If you do lose your card:

Report the loss immediately by ringing **0845 600 6000** (24 hours a day). Alternatively, you can report the loss at any branch of The Co-operative Bank or any bank overseas displaying the Visa symbol. In all these cases it is helpful to have your Co-operative Members' credit card number handy. Why not write it in this guide?

Once you have reported the loss, you must not use your card or any other cards on your account. If you find your card again, do not use it, as your account will have been blocked. Instead, cut it in half and dispose of it safely. A replacement card will be issued as soon as possible.

A word about chip and PIN

Chip and PIN is a new technology designed to make paying by goods over the counter more secure. For more information about chip and PIN please read the enclosed information booklet, or visit:

co-operativebank.co.uk/chipandpin

You and your PIN

You will automatically be issued a PIN shortly after opening your account. Remember:

- keep the PIN secret at all times
- never write the PIN down – and certainly never keep it with your card. You can change your PIN to one more memorable (see below)
- once you've memorised the number, destroy the notification slip
- try to avoid anyone seeing you enter your PIN at a cash machine or chip and PIN keypad
- if you think someone has discovered your PIN, you must change it immediately at any Co-operative Bank branch cash machine, or any HSBC, Lloyds TSB, Nationwide, NatWest and Royal Bank of Scotland, by following the simple on-screen instructions
- if you forget your PIN and need a reminder please phone **0845 600 6000**.

Rules of the Co-operative Members' credit card scheme – “the Rules”

1 Definitions

The definitions in **The Co-operative Membership** terms and conditions apply to these Rules, in addition to the following definitions:

- **Co-operative Members' credit card cashback scheme** means the scheme promoted by **The Co-operative Bank**, in association with **The Co-operative**, under which **Co-operative Members'** credit card account holders are entitled to receive **credit card cashback** by using their card to make purchases of goods or services
- **The Co-operative** means The Co-operative Limited, New Century House, Manchester M60 4ES
- **credit card cashback** means the cashback awarded as a result of transactions on **The Co-operative Members'** credit card account, as explained below.

2 The Co-operative Members' credit card cashback scheme

is promoted by The Co-operative Bank p.l.c., 1 Balloon Street, Manchester M60 4EP (**'the Bank'**) and is available to everyone who has their application for a **Co-operative Members'** credit card accepted.

3 When **your Co-operative Members'** credit card has been used as the means of payment for goods or services, **the Bank** will accumulate on **your** behalf **credit card cashback** of:

- one penny of **credit card cashback** for every £1 spent in retail food and department stores of **The Co-operative** (excluding in-store concessions) as defined from time to time by **The Co-operative**
- one penny of **credit card cashback** for every £2 spent anywhere else (except for balance transfers)

Credit card cashback will be earned provided neither **you** nor **we** have given notice to end **your** participation in **The Co-operative Members'** credit card scheme.

The value of **credit card cashback** earned may vary (subject to the provisions of Rules 7 and 8 below).

Credit card cashback earned each month will be shown on **your** monthly **Co-operative Members'** credit card statement and will be rounded up to the next full penny.

- 4 Credit card cashback** which has accumulated will be passed to **The Co-operative** for payment, normally twice a year in accordance with **The Co-operative Membership** terms and conditions, providing **your Co-operative Members'** credit card account is in order, and will be notified to **you on your Co-operative Members'** credit card statement in the month in which **your** cashback is passed to **The Co-operative**. Any vouchers sent to **you** by **The Co-operative** can be redeemed in accordance with **The Co-operative Membership** terms and conditions.
- 5** If **you** change **your** mind about a product purchased with **your Co-operative Members'** credit card, any refund must be credited to **The Co-operative Members'** credit card account used at the time of original purchase so that any **credit card cashback** issued at the time of purchase may be deducted from the **credit card cashback you** have accumulated.
- 6** **You** may not receive **credit card cashback** or it may be deducted from the **credit card cashback you** have earned if:
- **you** do not pay the minimum amount due in any month (for that month), or
 - **you** go over your credit limit in any month
 - **you** are given a refund for a purchase for which **credit card cashback** was issued
 - **you** are declared bankrupt or default in respect of the credit agreement
 - in the opinion of **the Bank, you** have misused **The Co-operative Members' credit card cashback** scheme.
- 7** If **you** are not currently, or have never been a member of **The Co-operative** and have used **your Co-operative Members'** credit card, **your credit card cashback** may be paid by cheque if the value of the **credit card cashback** earned is £1 or greater. If the value of the **credit card cashback** earned is less than £1 and cannot, for any reason, be paid to **you** by **The Co-operative**, the **credit card cashback** earned will be retained in or reinstated by adjustment into **your Co-operative Members'** credit card account until **you** either become a member of **The Co-operative** or the total value accrued increases to £1 or more.

- 8 The Bank** reserves the right to withdraw or amend **The Co-operative Members' credit card cashback** scheme at any time. Any change will be notified by giving **you** at least 30 days notice in writing with **The Co-operative Members' credit card** statement of account. If **you** are not certain that **you** have the latest rules, they can be obtained from: The Co-operative Bank, The Co-operative Members' credit card, Customer Services, P.O. Box 200, Skelmersdale Lancs WN8 6NY.
- 9 The Bank** reserves the right to withdraw **your** right to participate in the scheme without altering its rights in any other respect if, in the opinion of **the Bank**, the cardholder has misused **The Co-operative Members' credit card** scheme.
- 10** In the case of any dispute with regard to **The Co-operative Members' credit card cashback scheme**, the decision of **the Bank** will be final and binding.
- 11 Credit card cashback** will only be awarded at the time of purchase when **your Co-operative Members' credit card** is used as the means of payment. No retrospective accumulation of **credit card cashback** can be applied.
- 12 Credit card cashback** is not transferable to another **Co-operative Members' credit card** account or for the benefit of another person unless provided for under **The Co-operative Membership** terms and conditions.

The Co-operative Members' credit cards are provided by:

The **co-operative** bank

Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print or Braille.

The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

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).

Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number IP29379R.

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.

We like our communications to have an impact on you – but not on the environment. Which is why this is printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process. I'm not finished! Please recycle me.