

The **co-operative** bank  
good with money

## Summary box

Platinum Fixed Rate credit card

Important information regarding your credit card

Part of The **co-operative** financial services

## 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.

### Platinum Fixed Rate credit card

<b>APR</b>		<b>9.9% APR</b> typical/variable												
<b>Other interest rates</b>	<b>Introductory rate (for 6 months)</b>	<ul style="list-style-type: none"> <li>• Purchases n/a</li> <li>• Cash advances n/a</li> <li>• Balance transfers n/a</li> </ul>												
	<b>Monthly rate</b>	<ul style="list-style-type: none"> <li>• Purchases 0.793%</li> <li>• Cash advances 0.793%</li> <li>• Balance transfers 0.793%</li> </ul>												
	<b>Annual rate</b>	<ul style="list-style-type: none"> <li>• Purchases 9.9%</li> <li>• Cash advances 9.9%</li> <li>• Balance transfers 9.9%</li> </ul>												
<b>Interest free period</b>	<ul style="list-style-type: none"> <li>• For purchases if you pay your balance in full, by the due date</li> <li>• For cash advances and balance transfers</li> </ul>	Up to 46 days 0 days												
<b>Interest charging information</b>	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"> <li>• Purchases</li> <li>• Cash advances</li> <li>• Balance transfers</li> </ul> </td> <td style="text-align: center;">date the transaction is applied to your account</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td></td> <td style="text-align: center;">date the transaction is applied to your account</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td></td> <td style="text-align: center;">date the transaction is applied to your account</td> <td style="text-align: center;">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"> <li>• Purchases</li> <li>• Cash advances</li> <li>• Balance transfers</li> </ul>	date the transaction is applied to your account	statement date		date the transaction is applied to your account	statement date		date the transaction is applied to your account	repaid in full*
	<u>From</u>	<u>Until</u>												
<ul style="list-style-type: none"> <li>• Purchases</li> <li>• Cash advances</li> <li>• Balance transfers</li> </ul>	date the transaction is applied to your account	statement date												
	date the transaction is applied to your account	statement date												
	date the transaction is applied to your account	repaid in full*												
<b>Allocation of payment</b>	If you only make a part payment to your account we apply that payment in the following order: interest, charges, cash advances, standard rate purchases (this includes any payment protection insurance), then any of the following, starting with the oldest transaction: cheques, balance transfers and promotional balances													
<b>Minimum repayment</b>	2% of outstanding balance or £5 (whichever is greater)													
<b>Credit limit</b>	Minimum credit limit of £500, maximum credit limit subject to status													
<b>Fees</b>	No annual fee													
<b>Charges</b>	<ul style="list-style-type: none"> <li>• Cash advances (inc. travellers cheques, foreign currency and gambling transactions)</li> <li>• Overseas transactions</li> <li>• Duplicate statement</li> <li>• Copy sales purchase voucher</li> </ul>	3% of value, min. of £3 2.75% of transactions £5 £5												
<b>Default charges</b>	<ul style="list-style-type: none"> <li>• Late payment (payment received after the due date)</li> <li>• Exceeding credit limit</li> <li>• Uncleared payment cheque/direct debit</li> </ul>	£12 £12 £12												

## Payment example

Illustrative example		For a purchase of £1,000 on your credit card
Monthly payment		9.9% APR typical/variable
<b>Without taking into account any introductory rates, how much interest will you be charged in the first year?</b>	If you paid the minimum payment each month	£89.03
	If you paid £50 each month	£72.48
<b>How much interest will you be charged in the second year?</b>	If you paid the minimum payment each month	£77.02
	If you paid £50 each month	£20.61
<b>How long would it take to clear the balance?</b>	If you paid the minimum payment each month	14 years 11 months
	If you paid £50 each month	1 year 10 months

*The above examples assume 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.*

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

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Interest rates are correct at time of going to press (11/09)

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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.

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