

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

Summary box

RSPB credit cards

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.

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 six months)	<ul style="list-style-type: none"> • Purchases • Cash advances • Balance transfers 	0% n/a 0%	0% n/a 0%	n/a n/a n/a												
	Monthly rate	<ul style="list-style-type: none"> • Purchases • Cash advances • Balance transfers 	1.456% 1.941% 1.456%	1.313% 1.941% 1.313%	0.945% 0.945% 0.945%												
	Annual rate	<ul style="list-style-type: none"> • Purchases • Cash advances • Balance transfers 	18.9% 25.9% 18.9%	16.9% 25.9% 16.9%	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 advances and balance transfers 	Up to 59 days 0 days	Up to 59 days 0 days	Up to 46 days 0 days													
Interest charging information	<p>The periods over which interest are charged are as follows:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 35%;"></td> <td style="width: 30%; text-align: center;"><u>From</u></td> <td style="width: 30%; text-align: center;"><u>Until</u></td> </tr> <tr> <td>• Purchases</td> <td>date the transaction was applied to your account</td> <td>statement date</td> </tr> <tr> <td>• Cash advances</td> <td>date the transaction was applied to your account</td> <td>statement date</td> </tr> <tr> <td>• Balance transfers</td> <td>date the transaction was applied to your account</td> <td>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>	• Purchases	date the transaction was applied to your account	statement date	• Cash advances	date the transaction was applied to your account	statement date	• Balance transfers	date the transaction was applied to your account	repaid in full*
	<u>From</u>	<u>Until</u>															
• Purchases	date the transaction was applied to your account	statement date															
• Cash advances	date the transaction was applied to your account	statement date															
• Balance transfers	date the transaction was applied to your account	repaid in full*															
Allocation of payment	If you only make a part payment to your account we apply that payment in the following order: interest, charges, cash advances and 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.																
Minimum repayment	2% of outstanding balance or £5 (whichever is greater)																
Credit limit	Minimum credit limit of £500, maximum credit limit subject to status.																
Fees	No annual fee.																
Charges	<ul style="list-style-type: none"> • Cash advances (inc. travellers' cheques, foreign currency and gambling transactions) • Balance transfer fee (applicable to Standard and Advantage Platinum credit cards during promotional rate periods only) • Overseas transactions • Duplicate statement • Copy sales purchase voucher 		3% of value, min. of £3 3% of value, min. £5 2.75% of transactions £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 £1,500 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	£151.58	£106.97
	If you paid £50 each month	£138.71	£123.97	£87.20
How much interest will you be charged in the second year?	If you paid the minimum payment each month	£158.85	£139.71	£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

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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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).

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

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.

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