

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

## Summary box

The co-operative members' credit card  
Important information regarding your credit card

## 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.

### The co-operative members' credit card

APR		15.9% APR typical/variable												
<b>Other interest rates</b>	<b>Introductory rate (for six months)</b>	<ul style="list-style-type: none"> <li>• Purchases 0%</li> <li>• Cash advances n/a</li> <li>• Balance transfers 0%</li> </ul>												
	<b>Monthly rate</b>	<ul style="list-style-type: none"> <li>• Purchases 1.240%</li> <li>• Cash advances 1.941%</li> <li>• Balance transfers 1.240%</li> </ul>												
	<b>Annual rate</b>	<ul style="list-style-type: none"> <li>• Purchases 15.9%</li> <li>• Cash advances 25.9%</li> <li>• Balance transfers 15.9%</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, credit card cheques and balance transfers</li> </ul>	Up to 59 days 0 days												
<b>Interest charging information</b>	The periods over which interest are charged are as follows: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 35%; text-align: center;"><u>From</u></th> <th style="width: 35%; text-align: center;"><u>Until</u></th> </tr> </thead> <tbody> <tr> <td>• Purchases</td> <td style="text-align: center;">date the transaction was applied to your account</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td>• Cash advances</td> <td style="text-align: center;">date the transaction was applied to your account</td> <td style="text-align: center;">statement date</td> </tr> <tr> <td>• Balance transfers</td> <td style="text-align: center;">date the transaction was applied to your account</td> <td style="text-align: center;">repaid in full*</td> </tr> </tbody> </table> *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.			<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*												
<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>• Balance transfer fee applicable during promotional rate periods only</li> <li>• Overseas transactions</li> <li>• Duplicate statement</li> <li>• Copy sales purchase voucher</li> </ul>	3% of value, min. of £3 3% of value, min. of £5 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

<b>Illustrative example</b>		<b>For a purchase of £1,000 on your credit card</b>
<b>Monthly payment</b>		<b>15.9% APR</b> 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	£142.59
	If you paid £50 each month	£116.55
<b>How much interest will you be charged in the second year?</b>	If you paid the minimum payment each month	£130.26
	If you paid £50 each month	£39.67
<b>How long would it take to clear the balance?</b>	If you paid the minimum payment each month	21 years 9 months
	If you paid £50 each month	2 years 0 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.**

**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).**

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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