



The Co-operative Bank's think credit card

Ethical partners' terms of use

Full and up to date details of the partners and benefits can be found at www.co-operativebank.co.uk/think and by visiting the 'benefits' page.

In addition to the lower interest rate applied when making purchases from the ethical partners using your credit card, further benefits such as discounts and redemption details will be provided upon opening your account.

ALLOCATION OF LOWER INTEREST RATE

The rate for standard balances (purchases) on the credit card is 14% APR.

Purchases made from our ethical partners will attract a lower interest rate of 7% p.a. for 6 months following each purchase.

Details of promotional transactions (which includes purchases from our ethical partners or balance transfers) will be identified on your statement and will continue to appear on your statement each month until repaid in full, or the rate reverts to the standard rate 6 months following the date of the transaction.

There is a limit of 50 promotional transactions at the promotional rate on your account at any one time. If that limit is exceeded, subsequent transactions will attract the rate for standard balances. As items are paid off or revert to the rate for standard balances, new promotional transactions will attract the promotional rate.

ETHICAL PARTNERS ELIGIBILITY

The promotional interest rate of 7% p.a. (for 6 months following each purchase) and any further discounts apply to each of the following partners as follows:

- **Adili**
7% p.a. (for 6 months following each purchase) only applies to purchases made from www.adili.com
Additional discount: Get 15% off your first order when you shop at adili.com To redeem, visit the website and enter The Co-operative Bank promotional code at point of sale - the promotional code will be provided to you upon opening your new credit card account. Offer valid until 1/11/08
- **Arriva**
7% p.a. (for 6 months following each purchase) includes the purchase of any public transport tickets through Arriva.
- **Co-op Electrical Store**
7% p.a. (for 6 months following each purchase) only applies only to A-rated purchases made from www.co-operativebank.co.uk/think, by visiting the 'benefits' page and choosing the link to the Co-op Electrical Shop site.
- **Co-operative Food**
7% p.a. (for 6 months following each purchase) only applies to all Co-operative Food stores under this name. Does not apply to former United Co-operative Stores or online purchases.
- **Co-operative Insurance (Home & Motor)**
7% p.a. (for 6 months following each purchase) only applies to Home, Standard Motor or Eco Motor Insurance product purchases available through Co-operative Insurance.
- **Eco First**
7% p.a. (for 6 months following each purchase) only applies to any purchase from Eco First.
Visit www.co-operativebank.co.uk/think and visit the 'benefits' page for more details.



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- **Ecologist**

7% p.a. (for 6 months following each purchase) only applies to subscriptions to The Ecologist by calling 01582 520 037 and stating The Co-operative Bank promotional code – this code will be provided to you upon opening your new credit card account.

Additional discount: 1 year's subscription to the Ecologist magazine for 28% off the subscription rate of £28 (£19.99) for the first year when you sign up by direct debit. Offer valid until 30/08/08. Subject to availability. No cash alternative is available.

- **Ecotricity**

Applies once you switch your electricity provider from current provider to Ecotricity.

Additional discount: Receive £35 off your first year's bill when you switch to Ecotricity. To redeem, call 08000 326 100 with the Co-operative Bank promotional offer code - the promotional code will be provided to you upon opening your new credit card account. The offer is open to UK residents, aged 18 and over, who apply for electricity under the Ecotricity / Co-operative Bank offer before 30 November 2008. Only one offer per household. Only available for addresses in mainland UK (Excludes Northern Ireland, Isle of Man & Channel Islands). Offer is only available to customers that pay by direct debit.

The offer is not available to:

- Customers already supplied by Ecotricity
- To those that have already applied and are awaiting supply start date(s)
- If an applicant cancels an application
- If Ecotricity are unable to provide the supply of mains electricity
- The discount will be made at the end of the first year.

- **ECRA (Ethical Consumer Research Association)**

7% p.a. (for 6 months following each purchase) only applies to subscriptions to Ethical Consumer magazine by calling 0161 226 2929 and stating The Co-operative Bank promotional code – this code will be provided to you upon opening your new credit card account.

Additional discount: 1 year's subscription to the ECRA magazine for 28% off the subscription rate of £21 (£15). Subject to availability. No cash alternative is available.

- **Energy Saving World**

7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.energysavingworld.co.uk

Additional discount: 4 free energy saving lightbulbs (value £12 + £40 energy savings) when you spend £25 on energy saving products. 8 free energy saving lightbulbs (value £24 + £80 energy savings) when you spend £50 on energy saving products. To redeem, visit the website and enter The Co-operative Bank promotional code at the point of sale – this code will be provided to you upon opening your new credit card account. Offer valid until 30.10.08 & subject to availability.

- **Ethical Superstore**

7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.ethicalsuperstore.co.uk

Additional discount: Free delivery for customers on all orders from Ethical Superstore (usually £3.95). The Co-operative Bank promotional code should be used at point of sale – this code will be provided to you upon opening your new credit card account. Offer valid until 31/3/08.

- **Ikea**

Applies to all purchases made from any store within the UK or Ireland and purchases directly from www.ikea.co.uk



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- **Lush**
Applies to all purchases made from any store within the UK or Ireland and purchases directly from www.lush.co.uk
- **Nigel's Eco Store**
7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.nigelsecostore.co.uk
- **Raleigh**
7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.raleigh.co.uk
- **Traidcraft**
7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.traidcraft.co.uk
- **thetrainline.com**
7% p.a. (for 6 months following each purchase) only applies to purchases made directly from www.thetrainline.com