

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

Important information about **your think 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.

think credit card

| APR | | 12.9% APR typical/variable | | | | | | | | | | | | |
|--------------------------------------|--|--|--|-------------|--------------|-------------|---|----------------|--------------------|---|----------------|---------------------|---|-----------------|
| Other interest rates | Introductory rate (for 6 months) | <ul style="list-style-type: none"> • Purchases n/a • Cash advances n/a • Balance transfers n/a | | | | | | | | | | | | |
| | Monthly rate | <ul style="list-style-type: none"> • Purchases 1.019% • Promotional purchases (ethical partners) 0.569% • Cash advances 1.392% • Balance transfers (for the first 6 months) 0.569% | | | | | | | | | | | | |
| | Annual rate | <ul style="list-style-type: none"> • Purchases 12.9% • Promotional purchases (ethical partners) 7% • Cash advances 18% • Balance transfers (for the first 6 months) 7% | | | | | | | | | | | | |
| Interest free period | <ul style="list-style-type: none"> • For purchases and balance transfers if you pay your balance in full, by the due date • For cash advances | Up to 59 days 0 days | | | | | | | | | | | | |
| Interest charging information | <p>The periods over which interest are charged are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;"></th> <th style="width: 33%; text-align: center;"><u>From</u></th> <th style="width: 33%; text-align: center;"><u>Until</u></th> </tr> </thead> <tbody> <tr> <td>• Purchases</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>• Cash withdrawals</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>• Balance transfers</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> </tbody> </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 is applied to your account | statement date | • Cash withdrawals | date the transaction is applied to your account | statement date | • Balance transfers | date the transaction is applied to your account | repaid in full* |
| | <u>From</u> | <u>Until</u> | | | | | | | | | | | | |
| • Purchases | date the transaction is applied to your account | statement date | | | | | | | | | | | | |
| • Cash withdrawals | date the transaction is applied to your account | statement date | | | | | | | | | | | | |
| • Balance transfers | date the transaction is 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, 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) • Overseas transactions • Duplicate statement • Copy sales purchase voucher | 3% of value, min. of £3 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 £1,000 on your credit card |
| Monthly payment | | 12.9% 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 | £115.80 |
| | If you paid £50 each month | £94.46 |
| How much interest will you be charged in the second year? | If you paid the minimum payment each month | £102.97 |
| | If you paid £50 each month | £29.44 |
| How long would it take to clear the balance? | If you paid the minimum payment each month | 17 years 7 months |
| | If you paid £50 each month | 1 year 11 months |
| <p><i>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 each month.</i></p> | | |

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).

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