

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

Account charges

Credit Cards

Account Charges		
Charges	Cash advance (if applicable, inc Travellers' Cheques, foreign currency & gambling transactions) – cash advance fee not applicable on Clear Cards	3% of value, min of £3.00
	Balance Transfer fee (applicable to 0% promotional offers only)	3% of transfer, min fee of £5
	Overseas transaction	2.75% of transaction
	Bank activated stop on credit card cheque (exceeds credit limit)	£30
	Duplicate statement	£5
	Copy sales purchase voucher	£5
Default charges	Late payment (payment received after the due date)	£12
	Exceeding credit limit	£12
	Uncleared payment cheque/Direct debit	£12
Fees (Only applicable on cards listed)	Classic (Excluding smile Classic)	£24 per year
	Platinum Base Rate Tracker	£2 per month
	Northern Rock Tracker	£2 per month
	Northern Rock Mortgage Linked Tracker	£6 per month
	Gold Base Rate Tracker	£10 per month or £120 per year

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

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