

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

## Summary box

Affinity Flat Rate credit card (12.9% APR Representative/Variable)

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.

### Affinity Flat Rate credit card

<b>APR</b>		12.9% APR representative/variable												
<b>Other interest rates</b>	<b>Introductory rate</b>	<ul style="list-style-type: none"> <li>• Purchases n/a</li> <li>• Cash advances n/a</li> <li>• Balance transfers n/a</li> </ul>												
	<b>Monthly rate</b>	<ul style="list-style-type: none"> <li>• Purchases 1.019%</li> <li>• Cash advances 1.019%</li> <li>• Balance transfers 1.019%</li> </ul>												
	<b>Annual rate</b>	<ul style="list-style-type: none"> <li>• Purchases 12.9%</li> <li>• Cash advances 12.9%</li> <li>• Balance transfers 12.9%</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 and balance transfers</li> </ul>	<p style="text-align: center;">Up to 56 days 0 days</p>												
<b>Interest charging information</b>	<p>The periods over which interest is charged are as follows:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> <li>• Purchases</li> <li>• Cash advances</li> <li>• Balance transfers</li> </ul> <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> </td> <td style="width: 10%; text-align: center; vertical-align: top;"> <p style="margin: 0;"><u>From</u></p> </td> <td style="width: 40%; text-align: center; vertical-align: top;"> <p style="margin: 0;"><u>To</u></p> </td> </tr> <tr> <td></td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">date the transaction was applied to your account</p> </td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">statement date</p> </td> </tr> <tr> <td></td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">date the transaction was applied to your account</p> </td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">statement date</p> </td> </tr> <tr> <td></td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">date the transaction was applied to your account</p> </td> <td style="text-align: center; vertical-align: top;"> <p style="margin: 0;">repaid in full*</p> </td> </tr> </table>		<ul style="list-style-type: none"> <li>• Purchases</li> <li>• Cash advances</li> <li>• Balance transfers</li> </ul> <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>	<p style="margin: 0;"><u>From</u></p>	<p style="margin: 0;"><u>To</u></p>		<p style="margin: 0;">date the transaction was applied to your account</p>	<p style="margin: 0;">statement date</p>		<p style="margin: 0;">date the transaction was applied to your account</p>	<p style="margin: 0;">statement date</p>		<p style="margin: 0;">date the transaction was applied to your account</p>	<p style="margin: 0;">repaid in full*</p>
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<b>Allocation of payment</b>	If you only make a part payment to your account we will apply the amount you do pay to reduce higher interest rate balances before lower interest rate balances.													
<b>Minimum repayment</b>	2% of the amount shown as owing to us on your statement or £5, or 1% plus fees, interest and charges, whichever is greater. If the balance shown on your statement is less than £5 your minimum payment will be the total amount of the statement balance. If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.													
<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>• UK cash advances</li> <li>• Cash advances (including Travellers cheques, foreign currency fee and gambling transactions)</li> <li>• Overseas transactions</li> <li>• Duplicate statement</li> <li>• Copy sales purchase voucher</li> </ul>	<p style="text-align: right;">n/a</p> <p style="text-align: right;">n/a</p> <p style="text-align: right;">2.75% of transaction</p> <p style="text-align: right;">£5</p> <p style="text-align: right;">£5</p>												
<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>	<p style="text-align: right;">£12</p> <p style="text-align: right;">£12</p> <p style="text-align: right;">£12</p>												

## Payment example

Illustrative example		For a purchase of £1,000 on your credit card
Monthly payment		12.9% APR representative/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	£115.69
	If you paid £50 each month	£94.49
How much interest will you be charged in the second year?	If you paid the minimum payment each month	£102.63
	If you paid £50 each month	£29.48
How long would it take to clear the balance?	If you paid the minimum payment each month	17 years 5 months
	If you paid £50 each month	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, audio 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.**

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Interest rates are correct at time of going to press (10/2011).

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