

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 representative/variable						
Other interest rates	Introductory rate	<ul style="list-style-type: none"> • Purchases n/a • Cash withdrawals n/a 						
	Monthly rate	<ul style="list-style-type: none"> • Purchases 1.019% • Promotional purchases (think partners) for 3 months after purchase 0.000% • Cash withdrawals 1.392% • Balance transfers (for the 1st 6 months from the transfer) 0.323% • Balance transfers 1.019% 						
	Annual rate	<ul style="list-style-type: none"> • Purchases 12.9% • Promotional purchases (think partners) for 3 months after purchase 0% • Cash withdrawals 18% • Balance transfers (for the 1st 6 months from the transfer) 3.9% • Balance transfers 12.9% 						
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 withdrawals 	Up to 56 days 0 days						
Interest charging information	The periods over which interest is charged are as follows: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>From</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Until</u></th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers </td> <td style="text-align: center; vertical-align: top;"> transaction date transaction date date debited to your account </td> <td style="text-align: center; vertical-align: top;"> statement date statement date 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>	<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers 	transaction date transaction date date debited to your account	statement date statement date repaid in full*
	<u>From</u>	<u>Until</u>						
<ul style="list-style-type: none"> • Purchases • Cash withdrawals • Balance transfers 	transaction date transaction date date debited to your account	statement date statement date repaid in full*						
Allocation of payment	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.							
Minimum repayment	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.							
Amount of credit	Minimum credit limit of £500, maximum credit limit subject to status.							
Fees	No annual fee.							
Charges	<ul style="list-style-type: none"> • Cash withdrawals (inc. travellers' cheques, foreign currency and gambling transactions) • Overseas transactions • Duplicate statement • Copy sales purchase voucher 	3.0% 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 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
<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, audio or Braille.

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

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