

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

The Co-operative Bank's **think** credit card **think partners' terms of use**

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

In addition to the lower interest rate applied when making purchases from the **think** 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 12.9% APR. Purchases made with our **think** partners will attract a lower interest rate of 0% p.a. for three months following each purchase.

Details of promotional transactions (which includes purchases from our **think** 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 three 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.

think partners' eligibility

The promotional rate of 0% p.a. (for three months following each purchase), is applied to each of the following partners. We're also offering you various additional discounts with our partners, where applicable please use the redemption codes as indicated in your welcome guide.

Arriva: 0% p.a. (for three months after each purchase) includes the purchase of bus tickets through arrivabus.co.uk

Co-operative Electrical Stores: 0% p.a. (for three months after each purchase) only applies to A-rated purchases.

Co-operative Food: 0% p.a. (for three months after each purchase) only applies to all Co-operative Food Stores under this name and does not apply to former United Co-operative Stores or online purchases.

Co-operative Insurance (Home & Motor): 0% p.a. (for three months after each purchase) only applies to Home and Motor Insurance product purchases available through Co-operative Insurance.

Ecofirst: 0% p.a. (for three months after each purchase) applies to any purchase from Ecofirst. Visit co-operativebank.co.uk/think and visit the 'think partners' page for more details.

Ecologist: 0% p.a. (for three months after each purchase) only applies to subscriptions to The Ecologist website providing premium access and features.

Additional discount: Get one year's subscription to the Ecologist magazine for 35% off the subscription rate of £25 (£16.25) for the first year when you sign up by Direct Debit. This offer is valid until 30/11/2012, is subject to availability and no cash alternative is available.

Ecotricity: 0% p.a. (for three months after each purchase) applies once you switch your electricity provider from your current provider to Ecotricity. Additional discount: Receive £40 off your first year's bill when you switch to Ecotricity.

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 2012. The offer is limited to one offer per household and is only available for addresses in mainland UK (excludes Northern Ireland, Isle of Man and Channel Islands). Offer is only available to customers that pay by Direct Debit and 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): ECRA (Ethical Consumer Research Association): 0% p.a. (for three months after each purchase) only applies to subscriptions to Ethical Consumer magazine.

Ethical Superstore: 0% p.a. (for three months after each purchase) only applies to purchases made directly from ethicalsuperstore.co.uk

Additional discount: Receive free delivery on all UK mainland orders over £15 from Ethical Superstore.

IKEA: 0% p.a. (for three months after each purchase) only applies to purchases made from any store within the UK or Ireland and purchases directly from IKEA.co.uk

Lush: 0% p.a. (for three months after each purchase) applies to all purchases made from any store within the UK or Ireland and purchases directly from lush.co.uk

Nigel's Eco Store: 0% p.a. (for three months after each purchase) applies to purchases made directly from nigelsecostore.com

Raleigh: 0% p.a. (for three months after each purchase) only applies to purchases made directly from raleigh.co.uk

Traidcraft: 0% p.a. (for three months after each purchase) only applies to purchases made directly from traidcraftshop.co.uk

thetrainline.com: 0% p.a. (for three months after each purchase) only applies to purchases made directly from thetrainline.com

For further details of all of the above, visit The Co-operative Bank **think** extras pages online at co-operativebank.co.uk/think

