

Rates effective from 16 October 2017

Transaction type	What this means	Charge
Card fee	This fee is charged per card, per month. The fee doesn't apply if you are an FSB customer.	£2
Cash fee	If you make a cash withdrawal outside the United Kingdom in a currency other than sterling, you will be charged a non-sterling transaction fee (see below), and a cash fee. If you use your charge card to purchase foreign currency or travellers cheques in the United Kingdom, we will not charge you a cash fee. The way the merchant processes the transaction may result in a fee being applied to your account. If this happens, please contact us.	2% of the value of the transaction, with a minimum charge of £1.50
Non-sterling transaction fee	A non-sterling transaction fee is applied when you make a purchase using your charge card in a currency other than sterling. Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at: www.visaeurope.com/making-payments/exchange-rates	2.75% of the value of the transaction
Copy Statement	When you ask us to provide you with a copy of a previously issued statement(s). A fee will be applied for each additional copy requested.	£8
Copy of sales purchase voucher	When you ask us to provide you with a copy of any sales purchase vouchers relating to transactions on your charge card.	£12

Default charges	What this means	Charge
Late payment fee	If your payment is received after the due date, we will charge debit interest on the unpaid balance.	Interest is charged at 2% above the Bank of England base rate (see www.bankofengland.co.uk for current Bank of England base rate)

Please call 03457 213 213* (8am - 8pm Monday to Friday and 8am - 12 noon on Saturday) 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. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 10/2017.