

The **co-operative** bank

It's good to be different

3 Year Fixed Rate Credit Card

Features of the 3 Year Fixed Rate Credit Card

- You must be a UK resident, over 18 and earn £10,000 gross or more, subject to status.
- **6.9% interest per annum** fixed for 3 years from account opening on purchases and balance transfers.
- Reverts to **18.3% interest per annum** after 3 years.
- A rate of **27.9% interest per annum** applies to cash withdrawals.
- No annual fee.
- No balance transfer fee.
- Low rate on purchases and balance transfers for 3 years – even if market rates rise.
- Up to 56 days' interest-free credit on purchases if the statement balance is paid in full by the due date – interest will apply immediately for cash withdrawals.
- Contactless card.
- Welcome at over 30 million shops, restaurants, garages and other outlets in most countries throughout the world wherever you see the Visa symbol. A non-sterling transaction fee of 2.75% of the value of the transaction will apply. This includes the purchase of foreign currency or travellers cheques made with the card. Applied to any debit or credit card transaction in a currency other than sterling.

Representative example:

You can get an interest rate on card purchases of	18.3% per annum after 3 years
with a rate of	18.3% APR representative / variable
providing you have a credit limit of	£1,200

Please call 03457 212 212* (8am - 8pm, 7 days a week) 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 09/2018.

Summary box

The Co-operative Bank 3 Year Fixed Rate credit card

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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.				
The Co-operative Bank 3 Year Fixed Rate credit card – fixed for 3 years				
% APR			6.9% APR representative fixed for 3 years	Reverting to 18.3% APR representative/variable
Other interest rates	Monthly rate	<ul style="list-style-type: none"> • Purchases • Cash transactions • Balance transfers* 	0.561 % 2.071 % 0.561 %	1.404 % 2.071 % 1.404 %
	Annual rate	<ul style="list-style-type: none"> • Purchases • Cash transactions • Balance transfers* 	6.9 % 27.9 % 6.9 %	18.3 % 27.9 % 18.3 %
Interest-free period	<ul style="list-style-type: none"> • Up to 56 days on new purchases if you pay your balance in full by the due date (including any promotional balances). • There is no interest-free period for cash withdrawals or balance transfers (unless you have a 0% promotional or introductory offer period). 			
Interest charging information	If you don't pay your balance in full, we will charge you interest from the date we add the transaction or charge to your account, taking into account any payments and/or refunds that have been received. So the longer it takes you to pay back the balance, the more interest you'll pay - until you've paid off your balance in full. The period over which the interest is charged will be as follows:			
		<ul style="list-style-type: none"> • Purchases • Cash transactions • Balance transfers* 	From Date the transaction is applied to your account Date the transaction is applied to your account Date the transaction is applied to your account	Until Repaid in full Repaid in full Repaid in full
	No interest will be charged on default charges. Your estimated interest is the amount you will be charged on your next statement, assuming that you make a minimum payment by the due date, make no more transactions before the next statement and don't change your statement date.			
Allocation of payments	If you pay less than the total amount owing, we will use that payment to reduce your higher interest-rate balances first (such as cash withdrawals), before your lower interest-rate balances (such as purchases). If some amounts are charged at the same interest rate, we'll apply your payment to the oldest amounts first. However, if you have more than one promotional offer at the same rate, we'll apply your payment to balances on promotional offers that started first, even if you have older transactions on a promotional offer that started later.			
Minimum repayment	Your monthly minimum payment will be one of the following, whichever is the highest amount: <ul style="list-style-type: none"> • 2% of the total balance on your statement (including interest and charges); • £5; or • the sum of (i) interest for the period from your last statement, (ii) any charges and (iii) 1% of the total balance on your statement (excluding interest and charges). If you only make the minimum payment each month it will take longer and cost more to clear your balance.			
Credit limit	Minimum credit limit of £500, maximum credit limit subject to status.			
Fees	No annual fee.			
Charges	<ul style="list-style-type: none"> • Cash fee (including travellers cheques, foreign currency and gambling) • Copy statement 	3% of value, minimum of £3 £2.50		

Foreign usage	Payment Scheme Exchange Rate	Rates can be found at www.visaeurope.com/making-payments/exchange-rates
	One or more of the following will apply: <ul style="list-style-type: none"> • Non-sterling transaction fee (including travellers cheques, foreign currency and gambling transactions) • Non-sterling cash fee 	2.75% of transaction 3% of value, minimum of £3 Charged in addition to the non-sterling transaction fee when withdrawing cash overseas.
Default charges	<ul style="list-style-type: none"> • Late payment (payment received after the due date) • Exceeding credit limit • Uncleared payment cheque/Direct Debit 	£10 £10 £10

*Balance transfers are available up to 95% of your credit limit only, and are not permitted from other credit cards issued by The Co-operative Bank p.l.c. The interest rate on balance transfers is set out in the summary box above.

Payment example		
Illustrative example	For a purchase of £1,000 on your credit card	
Monthly payment	18.3% APR representative/variable	
This is the interest you would be charged in year one without any introductory rate being applied.	If you paid the minimum payment each month.	£162.69
	If you paid £50 each month.	£133.39
This is the interest you would be charged in year two without any introductory rate being applied.	If you paid the minimum payment each month.	£151.11
	If you paid £50 each month.	£48.64
How long would it take to clear the balance?	If you paid the minimum payment each month.	25 years, 9 months
	If you paid £50 each month.	2 years, 0 months
The above example assumes the following: The transaction takes place on 1 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.		

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Information correct as at 03/09/2018.



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Important information for credit card customers

We're changing our telephone service opening hours

New opening hours

From **9 April 2018** you can speak directly to a customer advocate between the hours of **8am and 8pm, 7 days a week, 365 days a year.**

Managing your account

Whilst our customer advocates will no longer be available between 8pm and 8am, our automated Telephone Banking service, which allows you to check your balance and make transfers between your Co-operative Bank and **smile** accounts, remains available 24 hours a day, 7 days a week. If you are registered, you can also continue to manage your account online via **co-operativebank.co.uk**. If you're not already registered, you can register via our website in three easy steps.

As a Credit Card customer there is some additional important information below about how this affects you that you may need to consider.

You can still speak to an advocate at any time if:

- You suspect activity on your account may be fraudulent – **contact 0345 600 6000***
- You notice a payment on your account that you don't believe you have authorised, or if you think that we have made a payment incorrectly – **contact 0345 600 6000***
- You need to report a lost or stolen card – **contact 0345 600 6000***

Your rights

You don't need to do anything. The change to our Telephone Banking service will take effect on **9 April 2018**. If we haven't heard from you by then, we'll assume that you've accepted the change. If you're unhappy with the change, you can close your account before this date and we won't charge you for doing so but you will have to pay any balance, interest or other charges that are due. Your agreement will not end until you've repaid everything you owe.

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