

# Account charges

## Balance Transfer Credit Card

| Account Charges             |  |   |
|-----------------------------|--|---|
| <b>Charges</b>              | <b>Cash Fee</b> (if applicable, includes cash withdrawals, travellers cheques, foreign currency & gambling transactions and loading pre-paid cards). | <b>3% of value, min of £3</b>   |
|                             | <b>Balance Transfer Fee</b> (Balance Transfer fee payable with a Balance Transfer made within 60 days of account opening).                           | <b>1% of transfer value, min fee of £5</b>  |
|                             | <b>Duplicate statement</b>   | <b>£5</b>   |
|                             | <b>Copy sales purchase voucher</b>   | <b>£5</b>   |
| <b>Foreign transactions</b> | <b>Payment Scheme Exchange Rate</b>  | Rates can be found at <a href="http://www.visaeurope.com">www.visaeurope.com</a>  |
|                             | <b>Non-sterling transaction fee</b> (if applicable, inc. travellers cheques, foreign currency and gambling transactions).                            | <b>2.75% of transactions</b>  |
|                             | <b>(Non-sterling) Cash Fee</b>   | <b>3% of value, min of £3*</b><br>*Charged in addition to the non-sterling transaction fee when withdrawing cash overseas |
| <b>Default charges</b>      | <b>Late payment (payment received after the due date)</b>  | <b>£12</b>  |
|                             | <b>Exceeding credit limit</b>  | <b>£12</b>  |
|                             | <b>Uncleared payment cheque/Direct Debit</b>   | <b>£12</b>  |
| <b>Fees</b>                 | <b>Balance Transfer credit card</b>  | <b>No annual fee</b>  |

Please see overleaf for the best ways to avoid fees and charges.

# The best ways to avoid unnecessary fees and charges

It's important that you manage your account in accordance with your Credit Card terms and conditions. Missed or late payments may also affect your future credit rating.

We want to help you avoid being charged fees for paying us late or exceeding your credit limit.

The most important thing about making payments is the timing – use the Payment Methods table opposite which tells you how many days to allow for payments to reach your account, depending on which payment method you choose.

Also, you need to keep track of your credit card spending and your current balance shown on your statement to make sure you don't go over your agreed credit limit.

Here are some of the ways you can act to avoid unwanted fees.

## Direct Debit

You can pay at least the minimum amount each month or the full outstanding balance by Direct Debit. Your payment will automatically be deducted from your current account on your payment due date, this means that you'll always know your payment has been made on time – even if you're on holiday.

If you want to cancel your Direct Debit, please call **0845 600 6000** before 9pm the Business Day before the payment is due.

## Telephone

If you hold a current account with The Co-operative Bank, you can phone our Customer Service Centre on **08457 212 212** and make payments to your credit card account from your current account.

If you hold a current account with another provider, you may be able to telephone your bank to arrange a one-off or regular payment to your credit card by providing your account number and sort code and your card number as the reference.

## Internet

You can make payments to your credit card via your Online Banking account. If you hold a current account with The Co-operative Bank, you can make payments to your credit card account online at **co-operativebank.co.uk**

## Bank branch

Using a completed slip from the bottom of your statement, you can pay by cheque at any branch of The Co-operative Bank. Or – possibly subject to a small charge – any bank displaying the Visa symbol.

## Post

Send a cheque and the completed payment slip from the bottom of your statement to the Customer Services Centre in the envelope provided. Make cheques payable to The Co-operative Bank p.l.c., followed by your credit card account number. Do not send cash through the post.

**Whichever method you choose to pay your credit card account, please ensure you allow enough time for the payment to reach your account as detailed in the table opposite.**

## Timings For Individual Payment Methods

|                     | From a Co-operative Bank Current Account   | From a current account with another bank   |
|---------------------|--|--|
| <b>Direct Debit</b> | <p><b>2 days</b></p> <p>Your payment will automatically be deducted from your current account on the payment due date.</p>   | <p><b>2 days</b></p> <p>Your payment will automatically be deducted from your current account on the payment due date.</p>   |
| <b>Telephone</b>    | <p><b>Up to 2 days</b></p> <p>Telephone payments made from your Co-operative Bank Current Account will be credited to your account the next Business Day if made before 9pm.</p>   | <p><b>Up to 2 days</b></p> <p>Telephone payments from other banks will be applied on the day of receipt (Business Days only). If a payment is made from a bank or building society participating in the Faster Payments Scheme, the payment will be applied to your account usually within 2 hours of receipt, if received before 3.30pm. Payments after the cut-off time will be applied first thing the next Business Day.</p> |
| <b>Internet</b>     | <p><b>Up to 2 days</b></p> <p>Online payments made from your Co-operative Bank Current Account will be credited to your account the next Business Day if made before 9pm.</p>  | <p><b>Up to 2 days</b></p> <p>Online payments from other banks will be applied on the day of receipt (Business Days only). If a payment is made from a bank or building society participating in the Faster Payments Scheme, the payment will be applied to your account usually within 2 hours of receipt, if received before 3.30pm. Payments after the cut-off time will be applied first thing the next Business Day.</p>    |
| <b>Branch</b>       | <p><b>4 days</b></p> <p>Payment can be made by cheque together with the completed slip at the bottom of your statement at a Co-operative Bank branch. Available credit will be updated within 2 Business Days.</p>         | <p><b>4 days</b></p> <p>Payment can be made by cheque together with the completed slip at the bottom of your statement at any bank displaying the Visa symbol. Available credit will be updated within 2 Business Days.</p>  |
| <b>By post</b>      | <p><b>7 days</b></p> <p>Allow 7 Business Days from posting your cheque together with the completed payment slip from the bottom of your statement. Available credit will be updated within 2 Business Days of receipt.</p> | <p><b>7 days</b></p> <p>Allow 7 Business Days from posting your cheque together with the completed payment slip from the bottom of your statement. Available credit will be updated within 2 Business Days of receipt.</p>   |

**We have no control over payments made by post or through branches of other banks and building societies. The above timings are indicative of how long payments should normally take but it remains your responsibility to ensure that the payment is received by us by the payment due date.**

### What if you have a problem?

If you find you are unable to make a payment, we can offer advice and help. Contact us immediately on **0845 600 6000**.

**Please call 08457 212 212 (24 hours) 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, 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. The Co-operative Bank p.l.c. subscribes to the Lending Code which is monitored by the Lending Standards Board.**

Calls may be monitored or recorded for security and training purposes.