

Personal Loan Summary Box

Summary box					
Key information for our personal loans from £7,500 to £14,950					
Representative APR	4.9% APR representative If successful, the interest rate you will pay is based on your personal circumstances, the time period over which the loan is repaid and the amount you choose to borrow.				
APR ranges	Loan size range £7,500-£14,950	From % 4.9%	To % 15.4%	Representative APR 4.9%	
Interest charging information	Once agreed and if you are accepted, the interest rate is fixed and guaranteed for the life of the loan. Interest at the rate shown on the Loan Agreement will accrue on the daily outstanding balance of the loan and will be debited to the loan account twice a year at six monthly intervals and immediately prior to account closure.				
Repayment information	Payments are made by standing order. First monthly payment is due one month after your loan is opened on your chosen payment date.				
Repayment period	Loans are available over 12 to 60 months.				
Amount of loan available	Loans are available from £7,500-£14,950 at £50 increments.				
Application/Arrangement fee	No arrangement fees.				
Other fees	If a duplicate statement is needed, there is a fee of £2.50.				
Default fees	For late payment of the whole or part of an instalment, interest will be owed on the instalment from when it is due, whether before or after any judgment, at the annual percentage rate shown in the Loan Agreement until its actual payment.				
Early settlement	You have the right to repay all or part of the loan at any time. If you repay your loan early in full or in part we may charge you: 28 days additional interest if your loan agreement was for a term of a year or less at the time it was made, or 58 days additional interest if your loan agreement was for a term of more than a year at the time it was made.				
Illustrative example	Loan amount	Representative APR	Term	Monthly repayment	Total payable
	£7,500	4.9%	36 months	£224.68	£8,088.37
	£10,000	4.9%	60 months	£188.32	£11,298.89
	£14,500	4.9%	60 months	£273.06	£16,383.42

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.

Information correct as at 07/2017. The Co-operative Bank reserve the right to decline to accept any application and/or deposit.