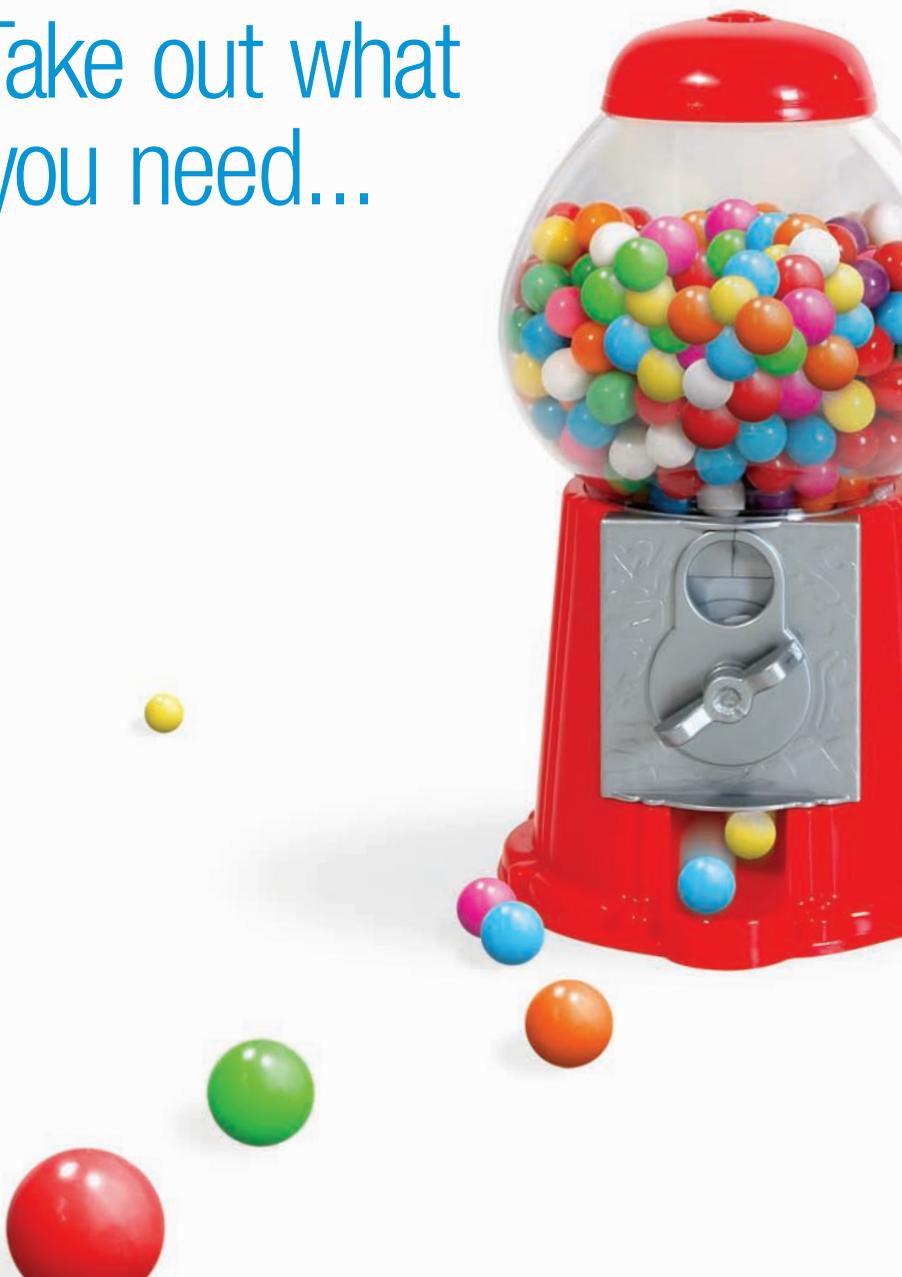


good with money

The COOPERATIVE BANK

Take out what
you need...



...pay it back and it's yours to take again



No matter how carefully you plan your finances, you never know when you might need some extra cash. That's why a Flexible Loan makes so much sense. It gives you the freedom to use your loan however you want to to suit your circumstances.

If you are having problems with your car, you can use a little of your fund for repairs, or use a larger amount to buy a new one.

Alternatively, you could use it to pay for your holiday, and by the time you go, you could have repaid enough to withdraw more for your holiday spends.

You choose how your money comes

We can transfer your money directly to your bank account, or you can request Flexible Loan Cheques to use for goods and services just like a normal cheque.

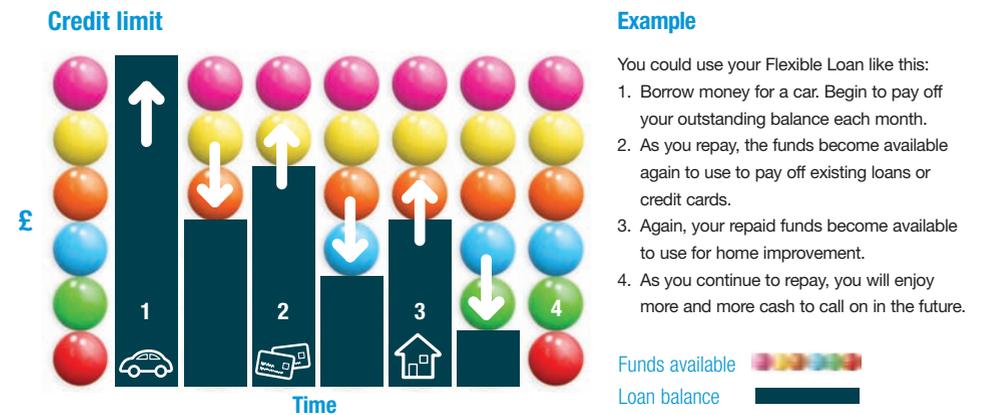
You choose how you pay it back

As long as you make the minimum repayment by Direct Debit each month, you can pay as little or as much as you like.

Once you have paid money back into your Flexible Loan, it is yours to enjoy because it gets constantly topped up as you go along.

However you choose to repay your loan, you'll pay just 1.09% interest per month (**13.9% APR** typical/variable) on the money you take away and nothing on any part of your credit limit that remains unused.

Here's how it could work for you



You choose to protect yourself

Even with a loan as competitive and flexible as this, it could make sense to look after your repayments with our optional Payment Protection Plan.* That way, if you ever fall ill, have an accident, or you are made redundant

involuntarily, you can be sure that your payments will be made for you until you get back on your feet.

See reverse of letter for full details of our Payment Protection Plan.*

for more information call into a branch or
0845 601 9938
www.co-operativebank.co.uk

