



**\$50,000** maximum amount of loan

**1 - 12 months** Maturity

**Interest** 12.95 %

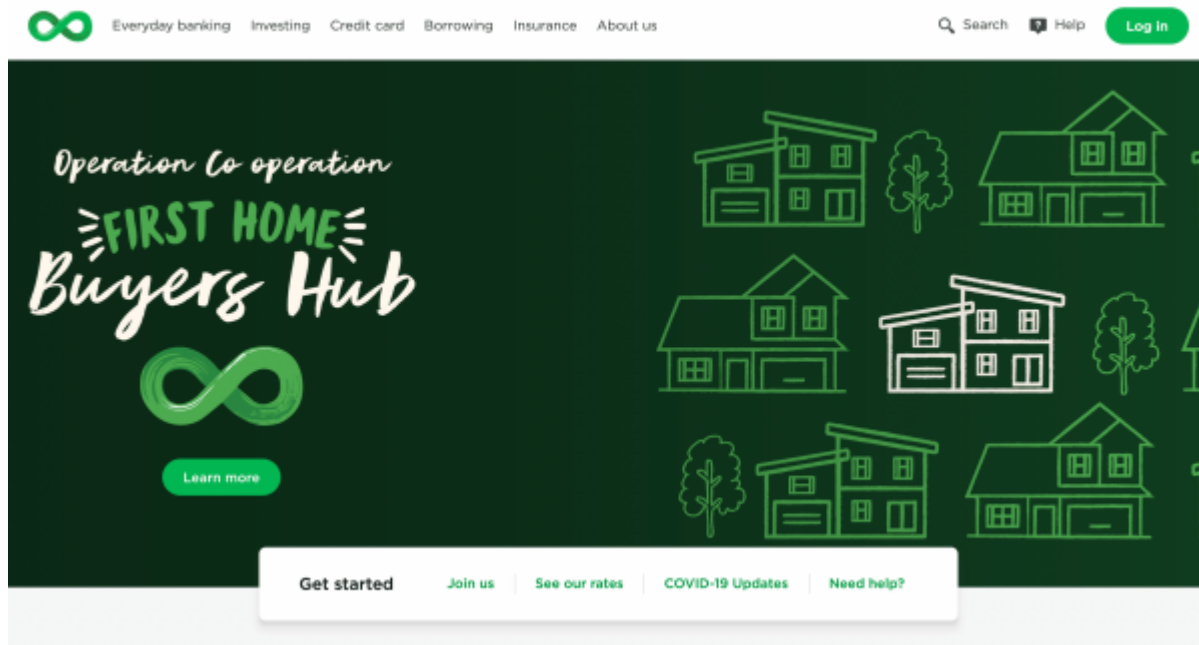
**24 hours** Loan processing time

<https://www.coolfinance.nz/loan/the-co-operative-bank-fair-rate-credit-card>

## The Co-operative Bank Fair Rate credit card

### Quick overview

- **Amount:** \$1 000 - \$50 000
- **Term:** 1 - 12 months



The screenshot shows the top navigation bar of the COOL Finance website. It includes the infinity logo, menu items for 'Everyday banking', 'Investing', 'Credit card', 'Borrowing', 'Insurance', and 'About us', a search icon, a 'Help' icon, and a 'Log in' button. Below the navigation is a large green banner for the 'First Home Buyers Hub'. The banner features the text 'Operation Co operation' in a script font, 'FIRST HOME' in bold green capital letters with radiating lines, and 'Buyers Hub' in a large white script font. A green infinity logo is positioned below the text, with a 'Learn more' button underneath it. The background of the banner is decorated with white line-art icons of houses and trees. At the bottom of the banner, a white navigation bar contains links for 'Get started', 'Join us', 'See our rates', 'COVID-19 Updates', and 'Need help?'.

### **A representative example**

If you need a little breathing space to get on top of your debt, the Co-operative Bank Fair Rate credit card provides a balance transfer rate of 6 months at 0% p.a. Also, with one of the lowest annual fees on the market and an ongoing competitive interest rate of 12.95% p.a., it could be an option if you don't require a premium credit card. Just remember, its interest rate is floating and may change at any time.