



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

**1 - 12 months** Maturity

**Interest** 12.95 %

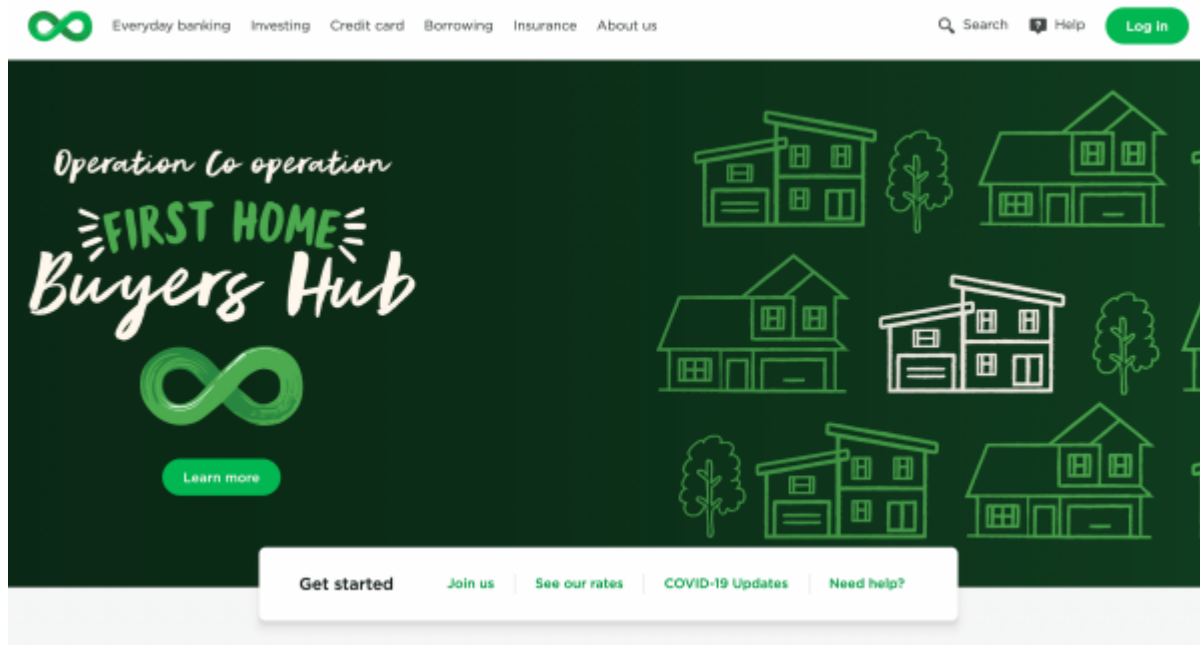
**24 hours** Loan processing time

<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, a menu with '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 'Operation Co operation FIRST HOME Buyers Hub'. The banner features the infinity logo and a 'Learn more' button. The background of the banner is decorated with white line-art icons of houses and trees. At the bottom of the banner is a white navigation bar with links: '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.