



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

**1 - 12 months** Maturity

**Interest** 12.95 %

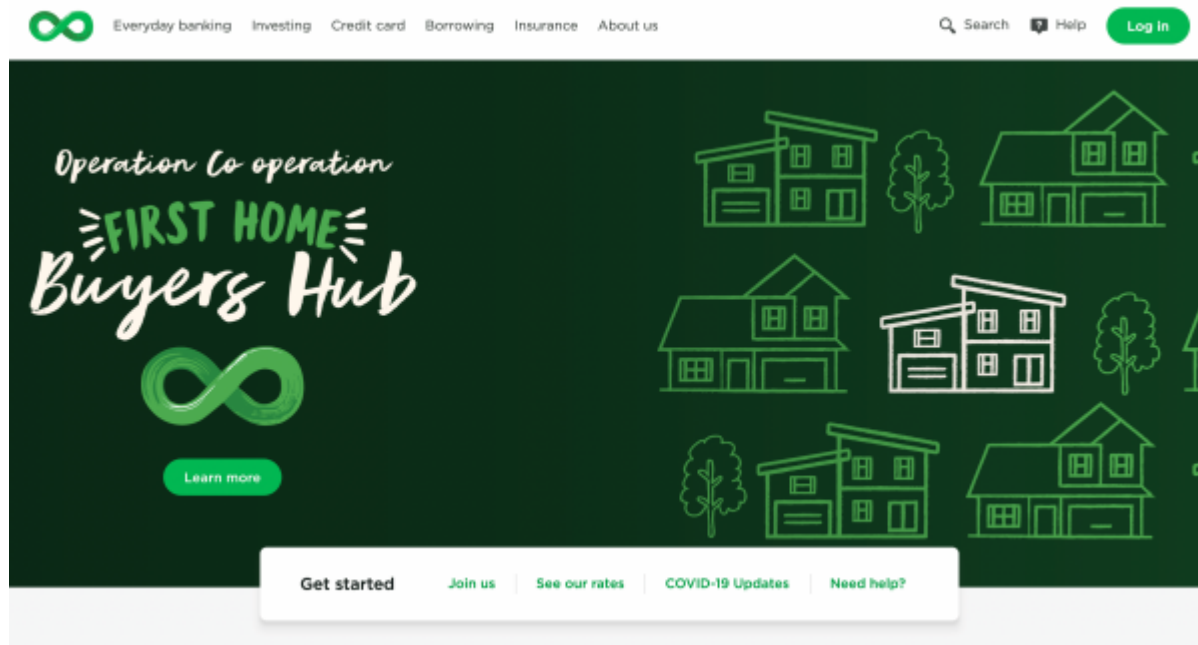
**24 hours** Loan processing time

<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 COOL Finance website. The top navigation bar includes links for Everyday banking, Investing, Credit card, Borrowing, Insurance, and About us, along with a Search icon, a Help icon, and a Log In button. The main banner features the text "Operation Co operation" and "FIRST HOME Buyers Hub" in a stylized font, with the COOL Finance infinity logo below it. A "Learn more" button is positioned at the bottom left of the banner. The background of the banner is dark green with white line-art illustrations of houses and trees. At the bottom of the page, 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.