

smile loan - repaying your loan early

If you wish to, you can repay your loan at any time. To arrange this, please contact us and we will give you an early settlement figure. If your loan was taken out after 10 June 2010 you can also make partial repayments to your loan (in addition to your regular monthly payments).

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.
- 58 days' additional interest if your loan agreement was for a term of more than a year at the time it was made.

The settlement date and rebate of interest will both be calculated in line with the Consumer Credit (Rebate on Early Settlement) Regulations 2004, and the Consumer Credit Act 1974.

Contact us

If you have any queries, or would like to arrange an early settlement, please call us on **03457 212 212*** or write to us at The Co-operative Bank p.l.c., P.O. Box 200, Unit 550 Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE.

Please call 03457 212 212* (lines open 6am - 10pm, 7 days a week) if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 01/2018.