

HENRY THOMPSON

Last logged in 17 July 2025 at 3.57pm

-  **My accounts**
-  **Pay and transfer**
-  **Scheduled payments**
-  **My details**
-  **Products**
-  **Security**
-  **Open banking connections**
-  **Help and support** ●
-  **Logout**

The Co-operative Bank

18 July 2025

Hi Henry,

Thanks for your message.

I'm afraid this isn't something we can provide. Your wife is an additional cardholder on your credit card. This gives your wife a card to use, however that's all it does. Your wife is not named on the account, has no responsibility to repay the balance on the card and isn't a part of any credit agreement you have for the card.

For us, you are the account holder, have signed the credit agreement and are solely and fully responsible for the balance and account. You have opted to provide your wife with a card to use on the account, but again this doesn't provide any authority for herself nor does it make her a part of the credit agreement or responsible for any balance owed.

Thanks,
Brad