

Summary of Changes

	Britannia Fixed Rate Cash ISA Existing account to be closed	Co-operative Bank Fixed Rate Cash ISA New account your funds will be transferred to
Interest Rate	The interest rate is fixed for the term chosen by you at account opening and will not change during the term.	There is no change to the interest rate or term. The interest rate is fixed for the term chosen by you at account opening and will not change during the term.
Maturity Date	Your Fixed Rate Cash ISA matures at the end of the term you chose at account opening.	There is no change to your maturity date. Your Fixed Rate Cash ISA matures at the end of the term you chose at account opening.
Account Interest	<ul style="list-style-type: none"> Interest is paid annually into the account 	<ul style="list-style-type: none"> Interest is paid annually into the account or another account of your choice, with us or another provider. If the interest payment date doesn't fall on a Business Day[†], it will be paid on the next available Business Day[†]. <p>Your interest will continue to be paid into your Fixed Rate Cash ISA when your account is transferred. After your account has been transferred you can choose to have your interest paid to another account with us or another provider. Please contact us once you have received your new account details if you choose to change how your interest is paid.</p>
Statements	<ul style="list-style-type: none"> No – as a Passbook / Savings Card based account statements are not automatically generated unless requested by the customer 	<ul style="list-style-type: none"> Statements are issued monthly following a withdrawal being made or annually, if no withdrawals are made Option to go paperless if registered for online banking
Ways to access and manage your account	<ul style="list-style-type: none"> Branch Post Telephone 	<ul style="list-style-type: none"> Branch Post Telephone (you will need to re-register) You can manage your account in online banking and mobile banking (you will need to register). Withdrawals cannot be made from your Fixed Rate Cash ISA through online banking and mobile banking
Maturity	When your account matures, we will transfer it to a variable rate Britannia instant access cash ISA unless you tell us otherwise.	When your account matures, we will transfer it to a variable rate instant access Co-operative Bank Cash ISA unless you tell us otherwise.

~Tax-free means you will not pay any tax on your interest.

^AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest were paid and added to your account each year.

#Tax year runs from 6 April to 5 April.

† Business Day is usually Monday to Friday excluding bank holidays.

Any reference to tax is based on our understanding of current tax regulations which may change in the future, and depend on the customer's individual financial circumstances.

The 'General Terms and Conditions for your Co-operative Bank savings account' will apply in place of the 'General Terms and Conditions for your Britannia savings account'. These are the terms that apply to all our Co-operative Bank savings accounts and reflect the improvements to the ways you can manage your savings with us. To view The Co-operative Bank General Terms & Conditions and all frequently asked questions search 'Britannia Simplifying Savings' in your web browser.

Please call 0800 132 304* (lines open 8am to 6pm Monday to Friday, 9am to 12 midday Saturday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes.

Information correct as at 06/2023.



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