

Terms and conditions of the Customer Service Guarantees

1. In any Customer Service Guarantee or these terms and conditions; "We" means The Co-operative Bank p.l.c. of P.O. Box 101, 1 Balloon Street, Manchester M60 4EP; "you" means you our customer; "working day" means 9.00am-5.00pm any day Monday-Friday but excluding Bank Holidays and public holidays; "Statements" and "Cards" include all statements and cards issued by us in respect of our personal customer products and "Customer Services" means our Personal Customer Services Department at P.O. Box 200, Skelmersdale, WN8 6GH.
2. Our promise to process your application for a current account within 48 hours is subject to its safe arrival with Customer Services, fully completed and signed by you.
3. Our promise to reissue cheque books and cards automatically will not apply if:
 - (i) you have not complied with the terms and conditions of your current account, or
 - (ii) you no longer meet our reissue requirements, or
 - (iii) you have not informed us of your change of name or address, or
 - (iv) you have not used your cheques in sequence or not used all of the cheques in an existing cheque book before starting a new one, or
 - (v) you have not informed Customer Services of the loss or theft of your cheque book or cards.
4. Our promise to set up and pay and/or cancel your standing orders and direct debits as instructed and without any mistakes is subject to you having given Customer Services full and clear instructions at least five working days before the payment is due to be made.
5. You may only make one claim for £15 from us for any breach (and any consequential breach or breaches) of a Customer Service Guarantee.
6. The acts or mistakes of someone other than the bank are not covered by our Customer Service Guarantees.
7. We are committed to maintaining the highest standards of service to all our customers, but abnormal events may occur or circumstances arise, including (but not restricted to) periods of critical change, repair, alteration to, or failure of computer systems, natural disasters or other major disruptions. In such circumstances our Customer Service Guarantees will not apply, in which case we will advise you at the time of your enquiry.
8. If you feel we have broken a Customer Service Guarantee please telephone Customer Services on **08457 212 212** or **0845 600 6000** (Visa only) and specify clearly the Customer Service Guarantee you believe we have broken.
9. We may vary our Customer Service Guarantees and these conditions at any time provided we give you at least 30 days' advance notice of such change.

Please call 08457 212 212 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., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code and the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

Calls may be monitored or recorded for security and training purposes.

Terms and conditions of The Guernsey Banking Deposit Compensation Scheme

As a Licensed Bank in Guernsey, The Co-operative Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request.

- The Scheme only applies to "qualifying deposits", which broadly means deposits made by natural persons for their own benefit with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes. The scheme does not apply to companies, trusts, partnerships or charities.
- The Scheme will provide compensation in the event that a licensed bank is unable to repay its depositors. Under normal circumstances, payment will be made within three months of receipt of a valid claim form.
- Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled.
- Total Scheme compensation in any five-year period is limited to £100 million. If this limit was exceeded, compensation would be reduced pro rata.
- The amount payable may be reduced if the bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the bank.
- Further information and a leaflet about the Scheme is available at:
Website: www.dcs.gg
Telephone: +44 (0) 1481 722756
Post: P.O. Box 380, St Peter Port, Guernsey, GY1 3FY

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The Co-operative Bank p.l.c. (the 'bank') is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994 as amended.

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