

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-4.30pm any day Monday-Friday but excluding Bank and Public Holidays; "Statements" and "Cards" include all statements and cards issued by us in respect of our Community Directplus customer products and "Customer Services" means our Community Directplus Service Department located at Kings Valley, Yew Street, Stockport, Cheshire SK4 2JU.
2. Our promise to begin processing your application for a current account within 48 hours, and if successful open it without error, is subject to its safe arrival with Customer Services, fully completed and signed by you with all appropriate requested documentation enclosed.
3. Our promise to re-issue 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 re-issue 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; or
 - (vi) you do not use standard Co-operative Bank issue stationery.
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. The Bank will not be bound by any of the above Customer Services Guarantees if you fail to provide any supporting slips or vouchers or incorrectly complete the documentation.
6. You may only make one claim for £25 from us for any breach (and any consequential breach or breaches) of a Customer Service Guarantee.
7. The acts or mistakes of someone other than The Co-operative Bank are not covered by our Customer Service Guarantees.
8. 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 or failure of computer systems, natural disaster 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.
9. If you feel we have broken a Customer Service Guarantee please telephone Customer Services on **08457 213 213** and specify clearly the Customer Service Guarantee you believe we have broken.
10. 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.

Part of The **co-operative** financial services

Please call 08457 213 213 if you would like to receive this information in an alternative format such as large print 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 Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number 29379R.

The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Banking Code, is a member of 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. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. Call charges from other companies may vary and you may want to check this with your service provider.