

The **co-operative** bank
good with money

Privilege and Privilege Premier current accounts

How to enjoy the benefits



2 How your benefits stack up

How your benefits stack up

With our Privilege and Privilege Premier current accounts, you can make life – and your banking – a lot easier all round. Here's a taster of the benefits available that could help save you time and money.

The Privilege current account – a taster

- Worldwide travel insurance.
- Mobile phone insurance.
- An automatic £200 interest and fee-free overdraft.
- Privilege Savings account for the life of your Privilege current account.
- 20% discount off home insurance provided by The Co-operative Insurance.
- A preferential rate of **11.9% APR representative/variable** on our Clear credit card*.
- Exclusive mortgage deals.
- Choice of one additional tailored benefit (see pages 12-13).



Privilege Premier current account – more on top

With a Privilege Premier current account, you also enjoy some really great extra benefits. They're not just useful, they offer even more discounts on top of the hundreds of pounds worth of savings you get with our Privilege current account.

- UK & European breakdown cover. (If it is a joint account, both customers are covered.)
- A higher automatic £300 interest and fee-free overdraft rate.
- Privilege Premier Savings account for the life of your Privilege Premier current account.

Get more information on these extra savings, see pages 10-11.

*Rates are correct at time of print (07/11).

Now pick one of three additional benefits to suit you at no extra charge!

Our Privilege and Privilege Premier current accounts also come with a choice of one of three additional benefits – giving you the chance to shape your account around your individual lifestyle needs. Simply choose the one that suits you best..

Safeguard

Enjoy added personal security.

- Credit Report Monitoring Service**.
- Identity theft assistance.

Start feeling safer, see page 12.

Traveller

For extra peace of mind.

- Airport lounge passes – four free passes per year to selected airport lounges around the world**.

Travel extras ready to go, see page 13.

Gadget**

Protect your portable devices and gadgets.

- Cover against theft, accidental and malicious damage for your registered items.
- Gadget accessories cover included.
- Mechanical or electrical breakdown cover included.

Great cover for your gadgets, see page 13.

For more information please refer to the Policy Summaries.

Now's the time to choose!

There are three great additional benefits to choose from. You have 60 days[^] from the date you opened your account to select which additional benefit you'd like. To register your choice:

Call **0845 602 5783** or visit **co-operativebank.co.uk/benefits**

[^]If we don't hear from you in that time, we'll automatically allocate you Safeguard, which will be fixed for up to 12 months.

Registration to activate the policy or service is required. You can do this online at **co-operativebank.co.uk/benefits or by calling **0845 602 5783**.

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Privilege current account benefits – a closer look

Save hundreds of pounds a year and squeeze more out of your banking with your Privilege current account's great range of discounts. Starting here...

Worldwide travel insurance

Active from the moment you open your Privilege current account, your worldwide travel insurance benefit is the passport to peace of mind for you and your family. It offers you comprehensive travel insurance cover.

The essential information

- Valid for as long as you have your Privilege current account.
- Cover for you and your family within your household all year round, worldwide.

Provided by AXA Travel Insurance and underwritten by Inter Partner Assistance.

Some invaluable extras

- Includes personal belongings, personal money and passport cover against accidental damage, theft or loss.
- Includes scuba diving, golf and winter sports cover all year round.

Total peace of mind

- Up to £10 million emergency medical costs and related expenses outside UK.
- Cover for accidental loss, theft or damage to personal money, passport, visas, driving license, green cards and foreign currency.
- Includes overseas legal expenses cover up to £25,000.

See terms and conditions for full policy details.

IMPORTANT! Take your policy with you

When travelling, always take your policy document with you. You need it to know what to do if you have an emergency or need to make a claim on your policy when away.



Exclusive mortgage offer

Looking for a better deal on a mortgage?

For Privilege and Privilege Premier account holders, we offer exclusive mortgage deals. And if you're remortgaging, we'll pay your legal fees and standard valuation if you use our solicitors and surveyors.

- **Flexible** – make overpayments, underpayments or take payment holidays.
- **Ethical** – we make donations to Climate Care projects on your behalf.
- **Rewarding** – members of The Co-operative Group earn 1 point for every £40 outstanding on a mortgage*.

TERMS AND CONDITIONS APPLY. EARLY REPAYMENT CHARGES APPLY. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

See our website or contact **08000 288 288** for current offer.

Loans

If you need to borrow money over the short or long term we offer our current account customers straightforward loans with fixed repayments so you always know exactly how much it's costing you. And because we're responsible lenders, we never let you borrow more than you can afford to repay.

- borrow between £2,000 to £25,000
- spread your loan repayments over one-to-seven years.

For rates available to our Current Account customers please contact us.

To find out more call us on **0800 135 000** and have your Privilege or Privilege Premier current account number to hand.

*based on outstanding balance at 30 June and 31 December each year.

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Mobile phone insurance

A lost, stolen or damaged mobile can be expensive and inconvenient. The cover that comes with your account really takes the pressure off if it does happen.

- Insures up to four handsets up to the value of £1,000 per phone – so your household family can benefit too.
- Covers the cost of repair or replacement in the event of theft, loss, accidental damage, water and liquid damage, malicious damage and electrical or mechanical breakdown.
- Includes cover for accessories up to £350 per claim for all the accessories that came with the phone and that were lost, stolen or damaged at the same time.
- You are insured against unauthorised calls up to £2,000 for monthly contract phones and up to £200 for pay-as-you-go phones, per claim; this will apply to top-ups purchased in the 24 hours preceding the incident only.
- Worldwide cover means you or your family members needn't worry about losing the phone whilst abroad. Repair or replacement will be arranged upon return to the UK.
- A policy excess payable by you for each successful claim. The excess varies depending on the mobile phone you claim for. If you have an Apple iPhone the excess is £50 and for all other handsets it is £25.

Mobile phone insurance is provided on behalf of The Co-operative Bank by Lifestyle Services Group Limited and underwritten by London General Insurance Company Limited.



Register your phone

To help us administer your policy more effectively, you can provide us with your mobile phone details. For example, it can help simplify the claims process if you have already registered your phone details.

To do this you need:

- the make and model of all phones
- phone numbers of all phones
- IMEI numbers of all phones (to find your IMEI number dial ***#06#** on your keypad)
- whether the mobile is a contract or pay-as-you-go phone
- your Co-operative Bank Privilege or Privilege Premier account number and sort code
- to register: call **0845 602 5783** or visit **[co-operativebank.co.uk/benefits](https://www.co-operativebank.co.uk/benefits)**

Cover is subject to the Terms and Conditions which can be viewed at **[co-operativebank.co.uk/benefits](https://www.co-operativebank.co.uk/benefits)**

More benefits – from spending to saving

£200 interest and fee-free overdraft

To make sure you're not caught short unexpectedly, your Privilege current account comes with an automatic £200 interest and fee-free overdraft.

Need a little more on top?

As a Privilege current account holder you could enjoy preferential rates should you need a higher limit and wish to apply for a formal overdraft by contacting

08457 212 212.

Please refer to the Guide to charges on pages 26-29 for details.



Your Linked Savings Account

When you opened your Privilege current account we automatically opened a Privilege Savings account for you. It's a brilliant way to make more of your money quickly and easily. Here's why...

- You can transfer money quickly and easily between your current and savings account, earning interest on it as you go along.
- It pays a rate of interest which is guaranteed to track up to a maximum of 0.3% below the Bank of England Base Rate for the life of your Privilege current account*.
- Backed by the security and stability of The Co-operative Bank – looking after customers' money responsibly since 1872.
- Members of The Co-operative Group earn 1 point for every £20 held on average during the year.

*Interest earned is subject to UK tax in accordance with HM Revenue & Customs regulations.

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20% discount on home insurance provided by The Co-operative Insurance

Protecting your home is easier and more affordable as a Privilege or Privilege Premier current account holder. You can get 20% off your first year's home insurance premium with The Co-operative Insurance. A great saving on a great policy with some really great benefits including:

- up to £500,000 rebuilding costs cover as standard (higher limits available on request)
- No Claim Discount scales of up to 40% for buildings and contents plus the option to protect once full entitlement has been earned
- pay monthly by Direct Debit or annually by debit/credit card
- free Legal Expenses Insurance, up to £50,000
- free HomeRescue Emergency Helpline.
- Members of The Co-operative Group earn 250 points for holding a policy (125 points for 6 months) awarded proportionally for each full month held.

To claim this discount you must call The Co-operative Insurance on **08457 46 46 46** and quote BNKAC. Please have your Privilege or Privilege Premier current account number to hand.

Free legal advice provided by The Co-operative Legal Services

Sometimes, life doesn't go to plan. But if something does go wrong, free advice from The Co-operative Legal Services (part of The Co-operative) is just one phone call away. Whatever the problem, our helpline team are available to deal with any problem, 24 hours a day, 7 days a week on **0845 603 7035**.

For example, we could help you with:

- employment issues
- personal injury
- medical negligence
- tax issues
- property issues.

The Co-operative Legal Services will provide clear, precise and confidential telephone and legal advice 24 hours a day, 7 days a week. To help The Co-operative Legal Services check and improve their service standards, all calls are recorded. This offer is valid at the time of going to press (07/2011). This offer may be amended/withdrawn at any time.

IMPORTANT! Keep a note of the helpline number

The 24-hour helpline provided by The Co-operative Legal Services is: **0845 603 7035**.

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Privilege Premier current account benefits – a closer look

Take all the benefits and discounts of the Privilege current account you find in this booklet – then add even more money-saving extras on top. That's what you get with your Privilege Premier current account. Starting right here...

UK and European motor breakdown cover

When you're on the road, it's great to have the peace of mind and reassurance that comes from comprehensive motor breakdown cover. And that's exactly what you get as standard with your Privilege Premier current account. Put simply, we don't cut corners. Your full UK and European breakdown cover includes:

- Roadside assistance to repair your vehicle.
- Recovery for up to 8 people and your vehicle to any destination within the UK.
- Breakdown assistance at your home.
- Replacement car for up to one day whilst your vehicle is being fixed or overnight accommodation or alternative form of transport.

UK and European motor breakdown cover is provided on behalf of The Co-operative Bank by RAC.



Also good to know

RAC has 114 years of motoring experience – more than any other breakdown organisation – founded in 1897.

- RAC has more patrols per member than any other breakdown provider.
- RAC patrols fix 4 out of 5 cars at the roadside.

IMPORTANT! Keep the enclosed policy document handy

You'll find breakdown cover policy details in this Welcome Pack. Put them in your glove compartment and store the emergency assistance number in your mobile.

Emergency assistance number: 0800 783 7396

Extras to help with your spending and saving

£300 interest and fee-free overdraft

Your Privilege Premier current account allows you to tap into a £300 interest- and fee-free overdraft which was set up automatically when you opened your Privilege Premier current account.

Need a higher limit? You can apply for a formal overdraft and enjoy preferential rates by contacting **08457 212 212**.

Please refer to the the Guide to charges on pages 26-29 for details.



Your Privilege Premier Linked Savings account

When you opened your Privilege Premier current account we automatically opened a Privilege Premier Savings account for you. It's a brilliant way to make more of your money quickly and easily. Here's why...

- You can transfer money quickly and easily between your current and savings accounts, earning interest on it as you go along.
- It pays a rate of interest on balances up to £100,000 which is guaranteed to track up to a maximum of 0.1% below the Bank of England Base Rate for the life of your Privilege Premier current account[^].
- Backed by the security and stability of The Co-operative Bank – looking after customers' money responsibly since 1872.

[^]Interest rate tracks the Bank of England base rate for balances over £100,000. Interest earned is subject to UK tax in accordance with HM Revenue and Customs regulations.

Remember...

Your Privilege Premier Savings account rate tracks 0.1% below the Bank of England Base Rate on balances up to £100,000, guaranteed for as long as you hold your Privilege Premier current account. It's easy to start saving now, call **08457 212 212** for more information or call into your local branch.

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The 'additional benefits' in more detail

Enjoy extra without paying extra. Choose one of three additional benefits available with both the Privilege and Privilege Premier current accounts. More details about each additional benefit is provided below – it should help you decide which is the right one for you.

IMPORTANT! Register your selection within 60 days

Once you've chosen your additional benefit you must register it. Remember you must make your selection within 60 days of opening your account. We will then send you a full information pack telling you everything you need to know. If we don't hear from you in that time, we'll automatically allocate you the Safeguard benefit which will be fixed for up to 12 months – just to make sure you don't miss out.

Choose from the following three additional benefits:

Safeguard

Advice and assistance that can help you safeguard your personal data, and peace-of-mind credit report alerts, giving you the opportunity to act before any serious damage is done.

Identity theft assistance

Our dedicated website includes a risk calculator and loads of useful information to help reduce your chances of becoming a victim. Advice is also available over the phone, and if you do become a victim of identity theft, we'll work with you to help restore your identity.

Credit report monitoring service*

As well as having easy online access to your Credit Report, you'll set up a monthly monitoring service which will alert you by text or email of any significant changes to your credit file.

Subject to terms and conditions.

*Registration to activate this policy or service is required. You can do this online at co-operativebank.co.uk/benefits. Please note: Registration for Credit Report Monitoring Service is online registration only.

Traveller

Airport lounge passes**

- Four free airport lounge passes per year, per account, for the account holder(s) only to enjoy.
- If you wish to take guests with you, additional passes can be purchased at £15 per person, per visit.

Subject to terms and conditions.

Gadget**

- Worldwide cover up to £1,200 for digital cameras, handheld DVD players, digital camcorders, MP3 players, portable Sat Nav devices, games consoles and laptops etc.
- Repair and replacement will be arranged upon return to the UK. Maximum individual item limit of £1,200.
- Cover for theft, accidental damage, water and liquid damage and mechanical and electrical breakdown.
- Insurance for accessories that are stolen or damaged at the same time as your gadget, up to a combined total of £50.

Subject to terms and conditions.

REMEMBER!

Read the Policy Summaries

You'll find the Policy Summaries on the next page. They contain details about the additional benefits to help you make your decision. But of course, you can only choose one and don't forget to register it within 60 days.

You can register your chosen additional benefit at **co-operativebank.co.uk/benefits** or by calling **0845 602 5783**. If you don't register within that time, you will be automatically allocated the Safeguard additional benefit – fixed for up to 12 months.

The Privilege and Privilege Premier current account additional insurance benefits for Safeguard, Traveller and Gadget are provided on behalf of The Co-operative Bank by Lifestyle Services Group Limited and underwritten by London General Insurance Company Limited.

Registration to activate the policy is required. You can do this online at **co-operativebank.co.uk/benefits or by calling **0845 602 5783**.

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Safeguard **Credit Report Monitoring Service**

Arranged by Lifestyle Services Group Limited

Advice and Information

Our dedicated website includes a risk calculator and loads of useful information to help reduce your chances of becoming a victim of identity theft. Advice is also available over the phone if you are concerned about your personal information and should you become a victim of identity theft, we'll provide you with advice and assistance to help restore your credit history and secure your personal information.

Free online access to your Credit Report

As well as having easy online access to your Credit Report, you'll set up a monthly monitoring service which will alert you by text or email of any significant changes to your credit history. Giving you the opportunity to act before any serious damage is done.

Registration and day to day usage

As a Co-operative Bank Privilege or Privilege Premier current account holder you are eligible for the service. You must register your details with us online at **co-operativebank.co.uk/benefits** providing:

- your name and address
- part of your Co-operative Bank debit card number (please have your debit card to hand)
- your date of birth.

You must keep your secure log-in details confidential.

You can use the website to:

- access the Credit Report Monitoring Service area of the website and:
 - learn how important it is to protect your personal information and how its theft and use could affect you
 - view your credit file and receive monitoring alerts
 - view tips on how to protect your personal information
 - view useful links to organisations and services who can help you prevent your information being accessible to others.

Or call our Benefits Helpline on **0845 604 1033**.

Benefits Customer Services are available:

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm.

Please ensure that you quote your policy ID and your full name and address when you call. You will be asked security questions to verify your identity. Calls may be recorded or monitored for Training/Customer Services purposes and/or for the prevention/detection of crime. If you prefer, you may write to:

Benefits Customer Services Lifestyle Services Group Limited

PO Box 98
BLYTH
NE24 9DL

Please ensure that you quote your policy number and your full name and address.

Price

This benefit is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder where you have selected the Safeguard option and that option remains valid. The cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

You must be aged 18 or over to be eligible for this benefit.

Credit reports and monitoring

You will be able to access your online credit report from our chosen credit reference agency. You will be able to receive monthly alerts of any significant changes to your credit file by email or by SMS text messaging. To obtain your credit report, please access co-operativebank.co.uk/benefits.

Your report will be viewable securely online, and we recommend that you save or print a copy. Using our website will provide real-time access. If you cancel this benefit or close your account, access to your credit report will end immediately. No warranty is offered or given in relation to the accuracy of information contained in your credit report. If you notice entries which you consider may be inaccurate please contact the credit reference agency directly to discuss these entries.

Cancelling the benefit

1. You have the right to cancel the Credit Report Monitoring Service at any time, which will have immediate effect. However, no alternate selection will be available until your additional benefit renewal option is offered to you by The Co-operative Bank (your current selection will be valid for up to 12 months from the date you select the additional benefit). As the Credit Report Monitoring Service is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder who has selected the Credit Report Monitoring Service option, if the connected Privilege or Privilege Premier current account is cancelled or you select another option, access to these benefits ends. If the additional benefit option does not meet your requirements, please telephone the Benefits Helpline immediately on **0845 602 5783** or write to:

**Benefits Customer Services
Lifestyle Services Group Limited**
PO Box 98
BLYTH
NE24 9DL

2. We may cancel access to this Credit Report Monitoring Service with immediate effect by registered letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information, or for any other valid reason.

3. Subject to clause 2 above, access to this additional benefit will remain in force for as long as you have a Co-operative Bank Privilege or Privilege Premier current account, and this benefit continues to be provided as part of the account benefits.
4. In the event you do not wish to continue this benefit, please telephone our Benefits Helpline on **0845 602 5783**.

Enquiries/Complaints

We will always be fair and reasonable. Should there ever be an occasion when you feel that we have not provided you with a satisfactory level of service, we would like you to inform us so that we can do our best to solve the problem.

We will do everything possible to ensure that your query is dealt with promptly. The easiest way to contact us is to call our Customer Relations team on **0845 602 5783**. Alternatively, you can write to us at the following address, quoting your name, address and Policy ID in all correspondence:

**Customer Relations
Lifestyle Services Group Limited**
PO Box 98
BLYTH
NE24 9DL

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Our staff will attempt to resolve your query immediately. If this is not possible, we promise to acknowledge your query within 5 working days of receiving it. In the unlikely event that your query has not been resolved within 4 weeks of our receiving it, we will write and let you know the reasons why, and what further action we will take. Once we have resolved your query, we will confirm our response in writing. If you are not satisfied with our decision, please contact the Customer Relations Manager at the above address.

Other information

Lifestyle Services Group Limited.
Registered in England No: 5114385

Osprey House
 Ore Close
 Lymedale Business Park
 NEWCASTLE-UNDER-LYME
 Staffordshire
 ST5 9QD

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this Credit Report Monitoring Service. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you may be shared with The Co-operative Bank and our chosen credit reference agency. We may contact you by post, telephone, fax, or email. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this Credit Report Monitoring Service, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Customer Relations Lifestyle Services Group Ltd

PO Box 98
 BLYTH
 NE24 9DL

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for this purpose. You have a right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact us on **0845 602 5783**. We are entitled by law to charge you a fee of £10 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

Traveller Airport Lounge Access

Arranged by Lifestyle Services Group Limited and provided by London General Insurance Company Limited

Service Summary

Airport lounge access is available to The Co-operative Privilege or Privilege Premier current account holders who have validly selected the Traveller option and requested Airport lounge access membership.

Airport lounge access is arranged for the registered account holders of the eligible The Co-operative Bank Privilege or Privilege Premier account by Lifestyle Services Group Limited utilising the services of Priority Pass Limited.

We recommend that you read the Service Summary below. Full terms and conditions will be sent to you after registration.

This service provides:

- access to over 600 airport lounges in over 100 countries and over 300 cities – subject to eligibility criteria
- where a participating lounge is present and available, lounge access is provided no matter who you are flying with or whether you belong to an airline programme
- access to business facilities – including phones, email, internet, fax machines and even conference rooms in some lounges (where provided)

- complimentary refreshments and snacks and the chance to relax in peace and quiet before your flight
- annual Priority Pass membership (which shall expire if not renewed or if the qualifying Privilege or Privilege Premier current account or Traveller option selection expires or is cancelled)
- four inclusive airport lounge visits for each membership account to enjoy, during each period of membership
- additional lounge visits for you or your guests will be charged at £15, including VAT per person per lounge visit and will be debited from your nominated payment card.

To request membership for this service you should:

- visit [co-operativebank.co.uk/benefits](https://www.co-operativebank.co.uk/benefits) or call **0845 602 5783**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm.

You will need to have the following information to hand:

- your name and address
- your home phone number and your mobile phone number
- your email address
- your Co-operative Bank Privilege or Privilege Premier current account number and sort code
- your chosen method of payment (Visa credit, Mastercard credit or Visa debit), and payment details (card number, issue number, start and end date and security number) for annual usage above the inclusive levels
- your date of birth.

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When you have registered

Once registered, you will receive email acknowledgement of your registration providing you with membership details. Further information on how to use the service (including the lounge locations) and your membership card will be sent to you in the post. If you do not receive this within 7 days of your request, please call **0845 602 5783**.

Lost, stolen or damaged Priority Pass membership cards are to be reported immediately to Priority Pass, who will arrange for a replacement card. There may be a charge for replacing lost/stolen/damaged cards. Lost, stolen or damaged cards will be deactivated wherever possible.

Things to know:

- Before you go, simply check the lounge lists in your membership booklet or online at **co-operativebank.co.uk/benefits**
- If you don't have access to your lounge directory don't worry. Simply text the three-letter airport code to **+44 7624 809 977** and we'll send you the lounge details. E.g. text LHR for London Heathrow, just ask a member of staff at the airport information desk for the three-letter airport code.
- Lounge listings and lounge detail downloads are available for certain smartphones and PDAs. Please check your membership guide and online members' area for details.
- Renewal cards normally take up to a week to create and despatch to you. If your card is due to expire and you wish to fly soon please let us know. We will advise you of the best thing to do to ensure you have continued lounge access.
- There is no pre-booking required. If the lounge is open, has availability and you are eligible, you will be let in. Relax, it's simple.

- Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card. All guest or additional visits will be chargeable.

Registered Office details

Lifestyle Services Group Limited.
Registered in England No: 5114385
Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Priority Pass Limited.
Registered in England No: 2728518
520 Fulham Road
LONDON
SW6 5NJ

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy.

The information you provide will be used to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you may be shared with The Co-operative Bank, Lifestyle Services Group Limited and Priority Pass Limited. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Benefits Customer Services
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies.

If necessary, we may divulge information about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date.

If you wish to do this, please contact us on

0845 602 5783.

We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with the details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

20 Additional benefits information

Gadget **Gadget Insurance**

Arranged by Lifestyle Services Group Limited and provided by London General Insurance Company Limited

Demands and needs

Gadget Insurance meets the demands and needs of The Co-operative Bank Privilege and Privilege Premier current account holders who wish to ensure that their gadget(s) and/or those of their family member(s) are covered against theft, accidental damage, water and liquid damage, electrical or mechanical breakdown.

The Co-operative Bank p.l.c. are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs; and recommend that you read the Policy Summary that follows.

Status disclosure

This cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (we/us/our) (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are regulated by the Financial Services Authority (FSA), which can be checked on their website at www.fsa.gov.uk/register or by phoning **0300 500 5000**. If you need to register a complaint, please follow the procedure detailed in section N. If Lifestyle Services Group Limited cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

You are covered by the Financial Services Compensation Scheme and may be entitled to compensation if we cannot meet our obligations.

keyfacts[®]

Policy Summary

As a benefit of being a Co-operative Bank Privilege or Privilege Premier current account holder who must have selected the Gadget option, you can choose to register for Gadget Insurance with Lifestyle Services Group Limited (we/us/our).

This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Gadget Insurance Policy Document, which can be found at co-operativebank.co.uk/benefits and will be sent to you after your additional benefit registration as part of your Gadget welcome pack.

What is a gadget?

A gadget is either:

- A self contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content.

The insured device must be self supporting and not be dependent upon any other type of physical device for its operation.

This policy is designed to cover the following or similar devices: PDAs (Personal Digital Assistant), digital cameras, satellite navigation systems, portable camcorders (digital or otherwise), portable games consoles.

or

- A games console (e.g. Wii, Xbox, Playstation). We do not cover the screen used to view or play the content.

What is an accessory?

All accessories up to a combined original retail value of £50, including VAT, per claim (proof of purchase must be provided with you claim). The original retail value per accessory will be the standard selling price applicable on the original day of purchase.

What is covered – main benefits

1. Up to a maximum combined retail value of £1,200, including VAT, of registered gadgets for each Privilege or Privilege Premier current account holder: Each gadget must:
 - be owned by the account holder (you/your) (or their family member(s) and
 - be no older than three years (from the original purchase date of the gadget when new) at the point of registration to be eligible for cover, and no more than five years old (from the original purchase date of the gadget when new) at any point during the period of insurance.
2. The cost of replacing the gadget(s) as a direct result of theft.
3. The cost of repairing the gadget(s) (or replacing it if the gadget(s) cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.
4. The cost of repairing the gadget(s) (or replacing it if the gadget(s) cannot be repaired) where damage is a result of electrical or mechanical breakdown.
5. The gadget(s) wherever you or your family members are in the world. Repair or replacement will be arranged upon return to the UK.

6. The replacement of the accessories up to a combined original retail value of £50 including VAT, per claim if:
 - they are stolen or damaged at the same time as the gadget(s), or
 - we have replaced the gadget(s) with an alternative as a result of a successful claim and the accessories are no longer compatible with the new gadget(s).
7. Up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Bank Gadget Insurance additional benefit Policy provided by the insurer.

Full details can be found in section D of the Gadget Insurance Policy Document.

What is not covered – main exclusions

Your policy excludes some conditions and situations. Please refer to sections I, J and K in your Gadget Insurance Policy Document for full details.

Your policy excludes, amongst other things:

- a policy excess payable by you for each successful claim. The excess varies depending on the gadget you claim for. If you have a Laptop or Tablet the excess is £50 and for all other Gadgets it is £25.

- theft of the gadget(s) and accessories from an unattended motor vehicle, unless secured in a glovebox or locked boot
- theft of the gadget(s) and accessories from an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft of the gadget(s) and accessories where they have been left negligently or deliberately in a public place or place to which other people have access
- theft of, or damage to, the gadget(s) and accessories, where they have been passed to someone else who you have not – acting reasonably – entrusted the gadget(s) and accessories to, other than a family member
- any incident which occurs within the first 14 days of registering a gadget, or during the first 14 days after you notify us of a change of a gadget you have already registered
- theft of, or damage to, accessories not stolen, or damaged at the same time and under the same circumstances as a gadget
- the cost of cosmetic repairs
- loss of the gadget(s) in any circumstances.

22 Additional benefits information

Price

This policy is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder where you have selected the Gadget option and that option remains valid. The cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

Registration process

You must register the gadget(s) to take advantage of this cover. Please go to co-operativebank.co.uk/benefits or call **0845 602 5783** and follow the procedure.

You will need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your Co-operative Bank Privilege or Privilege Premier current account number and sort code
- your date of birth.

If the gadget's details change you must register the new details with us as soon as possible.

If:

- you have changed the gadget, or
- you wish to cover a different gadget to the one already registered

you must inform us as soon as possible.

The newly registered item(s) will not be covered for any incident occurring within the first 14 days after initial registration, or 14 days after you notify us of a change to the gadget already registered.

The gadget(s) covered by this Policy must be your property and responsibility or the property and responsibility of your family member.

Please note: Your insurance will end if your Co-operative Bank Privilege or Privilege current account is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c.

You must inform us immediately to re-register an item for cover. However please note, cover under this policy is limited to up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Gadget Insurance additional benefit Policy provided by the insurer. Failure to notify us of a change of your personal details, or the gadget on cover, could invalidate your cover under this Policy or any other Co-operative Gadget Insurance additional benefit Policy provided by the insurer.

Claims

When making a claim, please follow these simple steps:

1. To register a claim for any incident you must inform us within 48 hours of you discovering the incident by:
 - visiting the website at co-operativebank.co.uk/benefits to register your claim online, or
 - telephoning **0845 602 5783**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm
 - if you or your family member are outside of the UK and unable to contact us at the time of discovering the incident, you must call us within:
 - 48 hours of return to the UK, and
 - 30 days of your discovery of the incident.
2. If a gadget is stolen or maliciously damaged you must:
 - inform the Police within 24 hours of you discovering the theft or malicious damage and obtain an incident reference number
 - inform us within 48 hours of you discovering the theft or malicious damage by visiting the website at co-operativebank.co.uk/benefits or telephone **0845 602 5783**.

We may settle your claim, at our discretion, by repair, replacement, or cash settlement. We will advise you of the method of settlement at the time your claim is authorised. The settlement we offer for the gadget will be based on the current market value of the registered gadget or one of similar specification and functionality (where the gadget is no longer available on the general market). Proof of purchase will be required.

Replacement gadgets and accessories will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by us.

Please see sections E, F and G of the Gadget Insurance Policy Document for full details.

Cancellation rights

You have the right to cancel this policy at any time, which will have immediate effect. However, no alternate selection will be available until your additional benefit renewal option is offered to you by the bank (your current selection will be valid for up to 12 months from the date you select the additional benefit). As the cover is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder who has selected the Gadget option, if the connected Co-operative Bank Privilege or Privilege Premier current account is cancelled, closed, switched,

upgraded or downgraded to any account provided by The Co-operative Bank p.l.c. or you select another option this policy ends.

If the policy does not meet your requirements, please telephone our Benefits Customer Services on **0845 602 5783** or write to:

Benefits Customer Services
Lifestyle Services Group Ltd
PO Box 98
BLYTH
NE24 9DL

Full details can be found in section L of the Gadget Insurance Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefits Customer Services on **0845 602 5783**. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Full details can be found in section N of the Gadget Insurance Policy Document.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the entire claim without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see section N of the Gadget Insurance Policy Document for further details.

24 Benefits of Co-operative membership

Open up a world of further benefits: become a member of The Co-operative Group

Want to get even more out of The Co-operative? Apply to become a member and start reaping the rewards of membership year after year – just by using some of our products and services. The benefits of membership couldn't be easier. Once you have your card, you'll start earning points that give you a twice-yearly share of the profits.

Earn points, share the rewards

- To join, all you have to do is invest £1, which we will collect from your first share of the profits.
- You will start earning points on most of our products and services – those include the Privilege and Privilege Premier current accounts.*
- You will enjoy a share of The Co-operative's profits paid twice a year in June and December, as long as the value of your points is greater than £2.

How membership points work

In most cases, members will receive 1 point for every £1 spent in most of our high street businesses – pharmacy, food, electrical and funeralcare (Travel is 1 point for every £2 spent). But points are awarded differently for any products held with The Co-operative Bank, its internet bank **smile** and The Co-operative Insurance.

- 1 point for every £10 held on average in a Co-operative Bank current account
- 1 point for every £20 held on average in a Co-operative Bank savings account
- 1 point for every £40 outstanding on a Co-operative Bank mortgage
- 250 points for holding a Co-operative Insurance home, motor or pet insurance policy.



The more products you take out with The Co-operative family of businesses, the bigger the share of the profits you receive and by using your membership card, those points will be converted to pounds. Some products or services may not count towards qualifying for a share of the profits payment.*

Example only	Points earned	Amount earned
Spent £10 a week with The Co-operative Food	520	£10.40
Spent £1,000 on a holiday booked with The Co-operative Travel	500	£10.00
£120,000 mortgage with The Co-operative Bank	3,000	£60.00
Total share of profits		£80.40

Some products are excluded from the points scheme; please visit [co-operativebank/membership](https://www.co-operativebank.co.uk/membership) for further details.

This example is for illustrative purposes only and is based on the assumption that an Annual General Meeting of The Co-operative Group determines that each point earned by a member's trading will be worth 2p. The actual value of a point will vary with each payment.

*For more information on how membership works including a full list of qualifying products and services, membership benefits and full terms and conditions go to [co-operativebank.co.uk/membership](https://www.co-operativebank.co.uk/membership)



26 Guide to charges

Your guide to charges

Privilege and Privilege Premier current account

There are no charges for normal banking services as long as you do not go overdrawn. However, we do make a charge for certain other services including overdraft services.

We can vary or amend these charges or interest rates at any time but will notify customers that we are doing so in accordance with account terms and conditions. Confirmation of current interest rates can be obtained from any branch or by ringing telephone banking on **08457 212 212** or online at **co-operativebank.co.uk**

The services, charges and rates detailed are effective from 3 July 2009.

Overdraft services

You can request an overdraft or an increase to an existing overdraft either formally or informally.

Formally – you can request our overdraft services in advance and if we agree to your request we will tell you your overdraft limit and confirm the terms of the overdraft in writing.

Informally – if you have not formally requested our overdraft services as above, you may still request our overdraft services by undertaking a payment or withdrawal from your account, even though no overdraft limit has been agreed or where the payment or withdrawal would cause you to exceed any agreed overdraft limit.

If you request an overdraft informally in this way then we will limit the amount of related charges you could incur in two ways:

Waiver: helping with infrequent charges.

If you maintain your account in credit (or within any agreed overdraft limit) for a year then we won't charge you if you then request an informal overdraft, providing that your account is returned to credit (or inside an agreed overdraft limit) within six working days.

Quarterly Cap: putting an upper limit on charges.

We have placed a limit of £150 per quarter on charges relating to informally requested overdrafts.

Financial difficulties

Should you be experiencing financial difficulties and can't keep up with bill payments or your income falls we would recommend that you contact us as early as possible. We will be happy to discuss your needs and to help you understand what options might be available to you. You can get further information by calling **0800 028 8696** or visit one of our branches for a free financial health check.

Monthly subscription fee		
A monthly subscription fee will be collected on the first working day of every month	Privilege	£9.50
	Privilege Premier	£13.00
	Current Account, Current Account Plus and Student	Nil
Overdraft services		
Free overdraft service	Current Account	Not available
	Current Account Plus You can go overdrawn up to £200 at any time in a month without incurring any charges. Debit interest will apply.	No charges but debit interest still applies.
	Privilege You can go overdrawn up to £200 at any time in a month without incurring interest or charges	Free
	Privilege Premier You can go overdrawn up to £300 at any time in a month without incurring interest or charges	Free
	Student You can go overdrawn up to the following amounts at any time in a month without incurring interest or charges: Year of Study 1 £1,400 2 £1,700 3+ £2,000	Free
Debit interest rate	Current Account/Current Account Plus Informal/formal overdraft service	1.24% per month 15.9% EAR*
	Privilege Formal overdraft service over £200 Informal overdraft service over £200	1.02% per month 12.9% EAR* 1.24% per month 15.9% EAR*
	Privilege Premier Formal overdraft service over £300 Informal overdraft service £300	0.79% per month 9.9% EAR* 1.24% per month 15.9% EAR*
	Student Formal overdraft service above the free overdraft for the current year of study. Informal overdraft service above the free overdraft for the current year of study.	0.79% per month 9.9% EAR* 1.24% per month 15.9% EAR*

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Overdraft services (cont'd)		
Formal overdraft service charge When we have agreed or renewed, or we or you have requested a change to a formal limit in advance (over and above your fee free overdraft limit)	Current Account/ Current Account Plus/ Privilege/ Privilege Premier	£20/annum
	Student	Nil
Informal overdraft service charges (all products except student accounts which have no overdraft facility)	Monthly service charge When you have overdrawn or have exceeded an existing overdraft limit without having agreed with us in advance, you will incur a monthly service charge.	£20
	Daily service charge Each subsequent day your informal overdraft increases you will incur a daily service charge	£20
Unpaid items	This charge may be applied if cheques, standing orders or Direct Debits cannot be paid due to lack of funds.	£15
Waiver	We will not charge you any informal overdraft service charges or unpaid item charges for informal overdrafts that last six consecutive working days or less (or for any informal overdraft requests that we do not agree) providing that you had not requested an informal overdraft in the previous 366 days.	
Quarterly Cap	We will not charge you more than a total of £150 of informal overdraft service charges and unpaid item charges per quarter (a quarter being a group of three charging periods starting in January, April, July or October). If we agree to refund any previously charged informal overdraft service charges or unpaid item charges during a given quarter, then the £150 will increase by the amount of those refunded charges.	
Charging Period	The charging period used for interest, commission and charges is 5th of month one to 4th of month two. Please note the dates may vary when they do not fall on working days.	

Foreign transaction services		
Cash withdrawals	At VISA or PLUS dispensers or over the counter at a bank displaying the VISA sign. This includes the purchase of foreign currency or travellers cheques made with the card	2% of the value of the withdrawal or £2 (whichever is the greater)
Foreign transaction fee	This includes the purchase of foreign currency or travellers cheques made with the card. Applied to any debit or credit card transaction in a currency other than Sterling.	2.75% of the value of the transaction
Overseas remittances	Normal rate transfers and drafts in Sterling or foreign currency. Urgent rate transfers in Sterling or foreign currency. Structured payments.	0.25%, min £13, max £35[†] 0.25%, min £17, max £35[†] £8

Foreign transaction services (cont'd)		
Foreign currency banknotes	Sales Purchases.	Free^Δ 1.25%, min £4 (per individual currency transaction)
Issue of travellers cheques	Foreign currency cheques	Free^Δ
Bills and cheques	Cheques negotiated with recourse. (£1-£99) Cheques negotiated with recourse. (£100+) Cheques for collection. Cheques returned unpaid.	£4 0.25% min £8, max £60 0.25% min £15, max £60[†] £10[†]

Other services		
Stopped cheques	When you instruct us that a cheque you have issued (without using your cheque guarantee facility) should not be paid.	£10
Special presentation	So that you can be certain that payment of a cheque you have received, e.g. when selling your car, is assured before you release the goods.	£10
Copy statement	For each additional copy requested.	£5 (per statement)
Copy cheque		£5 (per cheque)
Frequent statements	At intervals of less than one per month.	£0.50 (per statement)
List of standing orders and Direct Debits		£8
Banker's cheque	To assure payment when buying goods such as a car by cheque.	£10
Transfer via CHAPS		£25
Other charges	There may be occasions when we will make other charges to the account. These will be notified to you at the time.	

^ΔEAR = Equivalent Annual Rate for overdrawn balances.

[†]Plus postage, transmission and agent's charges where applicable.

^ΔHome delivery service is available and will be charged at cost.

30 Linked savings rates

Current accounts with linked savings

The credit interest rate on our Privilege Premier Savings, Privilege Savings and Savings Plus accounts was designed to track the Bank of England Base Rate. However, following the reductions which have taken the base rate to its lowest ever level, we have not reduced the rates on these savings accounts by the full percentages at this time.

Interest rates may vary and are correct at time of going to print 07/2011.

Interest Rates for Privilege Premier Savings account, Privilege Savings account, Savings Plus account and Linked Savings account. Rates effective from 11 March 2009.

Privilege Premier Savings

Balance £	Gross %	AER**%	Net***%
£1-£99,999	1.00	1.00	0.80
£100,000+	1.03	1.03	0.82

Only available to Privilege Premier current account customers.

Interest rates guaranteed to track 0.1% below the Bank of England Base Rate for balances below £100,000.

Interest rates guaranteed to track the Bank of England Base Rate for balances over £100,000.
Current Bank of England Base Rate 0.50% (as at 03/09).

Privilege Savings

Balance £	Gross %	AER**%	Net***%
£1+	0.75	0.75	0.60

Only available to Privilege current account customers.

Interest rates guaranteed to track 0.3% below the Bank of England Base Rate. Current Bank of England Base Rate 0.50% (as at 03/09).

***AER** = Annual Equivalent Rate – a notional rate calculated as if the contractual gross rate were paid and compounded on an annual basis. Interest is paid gross (i.e. rate payable before deduction of any applicable tax) and it remains the customer's responsibility to declare interest earned to their relevant tax authority.

****Net** = The rate of interest payable after deduction of income tax at the rate specified by law.

Savings Plus

Balance £	Gross %	AER*%	Net**%
£1+	0.50	0.50	0.40

Only available to Current Account Plus customers.

Interest rates guaranteed to track 0.5% below the Bank of England Base Rate. Current Bank of England Base Rate 0.50% (as at 03/09).

If you close your Privilege current account, Privilege Premier current account or Current Account Plus, the associated savings account will be converted to a standard Linked Savings account and a lower variable rate of interest will be paid.

If you convert your Privilege current account, Privilege Premier current account or Current Account Plus to a standard Current account, your linked savings account will also be converted to a standard Linked Savings account and a lower variable rate of interest will be paid.

Linked Savings

Balance £	Gross %	AER*%	Net**%
£1+	0.25	0.25	0.20

Withdrawals by cheque from Privilege Premier Savings account, Privilege Savings account, Savings Plus account or Linked Savings account will be subject to a £5 charge (per cheque).

Interest is payable annually on all of the above linked savings accounts. Rate and charges correct at time of going to press (07/2011) and are subject to variation. Interest is paid on the 5 April. To confirm current rates of interest phone **08457 212 212**, call into your local branch or visit our website **co-operativebank.co.uk**



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Please call 08457 212 212 if you would like to receive this information in an alternative format such as large print, audio or Braille.

To hold a Privilege or Privilege Premier current account you must be 18 or over and a UK resident. The terms and exclusions applicable to any of the account benefits are set out in this Welcome guide. Savings account: If you convert your account back to either a Privilege or current account, a lower rate of interest will be paid on the Savings account linked to your current account. Policy and supplier terms and exclusions apply. Financial information correct at time of going to print 07/11.

Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status. The bank reserves the right to decline any application. The subscription fee for the Privilege current account is £9.50 debited from the account on the first working day of each month. The subscription fee for the Privilege Premier current account is £13.00 debited from the account on the first working day of each month.

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). The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.

Calls may be monitored or recorded for security and training purposes. For BT customers, calls to 0800 numbers are free. For BT Unlimited Weekend Plan customers, calls to 0844 numbers cost 10.9p plus up to 5p per minute. Mobile and other providers' charges may vary.