

Product Specific 35 Day Notice account conditions (in addition to the general Terms & Conditions)

- Deposits must be paid into, and cleared through, your current account before being transferred to this account.
- Credit interest is calculated on a daily basis and paid half yearly.
- You can make withdrawals through telephone banking – through electronic transfers to your linked Co-operative Bank Business Current Account.
- Debit cards are not available on the account.
- You can make a withdrawal without giving us the required 35 days' notice but you'll be charged the value of 35 days' interest on the amount you withdraw (using the interest rate on the account). This charge will be taken from:
 - any interest you've earned but haven't yet been paid;
 - if you haven't earned enough interest to cover the charge, the outstanding sum will be taken from your remaining deposit(s); or
 - if the unpaid interest and your remaining deposit(s) do not cover the charge, the Bank may recover the funds by other means (i.e. by exercising its right of set-off).

Please call 03457 213 213* 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 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 03/2020.