

Fixed Rate Cash ISA

For maturing customers

The Financial Conduct Authority is the independent financial services regulator. It requires us, Britannia, to give you this important information to help you to decide whether our Fixed Rate Cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

If you don't need access to your savings and want them to be tax-free* then a Fixed Rate Cash ISA could be for you. You can simply reinvest your maturing funds and the taxman can't touch a penny of your interest.

Our Fixed Rate Cash ISA for maturing customers:

- gives you a choice of two maturity dates with a higher interest rate for the longer you invest.
- will mature at the end of the fixed term when your money will be transferred into a variable rate Cash ISA (or equivalent)
- has a minimum opening balance of £5,000 up to the maximum of £20,000 if using any of your 2018/2019 tax year[^] allowance and/or a minimum of £1 if re-investing/transferring in from previous years' cash ISAs only with Britannia or other providers
- pays interest annually into your account
- is issued with a passbook.

To open this cash ISA you must be a UK resident (for tax purposes) aged 16 or over and have held a qualifying maturing account.

Summary Box for Britannia Fixed Rate Cash ISA for maturing customers - Please read this account's key features before applying. For full details, you should also read its terms and conditions.

The interest rates that apply to your account will depend on the fixed end date you have chosen. Your account passbook will contain this information.

Account name	Britannia Fixed Rate Cash ISA for maturing customers		
What is the interest rate?		Tax-free* / AER**	Maturity Date
	Fixed Rate Cash ISA - fixed until - 31/01/2020	1.46%	01/02/2020
	Fixed Rate Cash ISA - fixed until - 31/01/2021	1.65%	01/02/2021
	Interest is calculated daily and will be paid into your account annually after close of business on 31 January each year .		
Can Britannia change the interest rate?	No – the interest rate is fixed. It won't change until the account matures.		
What would the estimated balance be at the end of the fixed term based on a £5,000 deposit?		Initial deposit	Balance at the end of the fixed term
	Fixed Rate Cash ISA - fixed until - 31/01/2020	£5,000	£5,073.00
	Fixed Rate Cash ISA - fixed until - 31/01/2021	£5,000	£5,166.36
	We have worked this out assuming: <ul style="list-style-type: none"> • You made a £5,000 deposit on an account opening date of 1 February 2019. • You haven't made any additional deposits or withdrawals. • We added interest to your account at the close of business on 31 January each year. 		
How do I open and manage my account?	<p>Can I apply for this account?</p> <p>To apply, you must be a UK resident (for tax purposes) aged 16 or over and have held one of the following accounts, which has matured within the last one month period (i.e. if you matured on 1 January, you would have until 1 February):</p> <ul style="list-style-type: none"> • a Britannia Fixed Rate Cash ISA • a Britannia Fixed Rate bond • another Britannia or Co-operative Bank fixed term savings account. <p>It can only be opened as a sole account.</p> <p>How do I apply for this account?</p> <p>If you have a maturing Britannia Fixed Rate Cash ISA, you can reinvest in this account by:</p> <ul style="list-style-type: none"> • Post – By completing and returning the reinvestment form sent with your pre-maturity pack. • In branch. <p>If you have a maturing Britannia Fixed Rate Bond or other Britannia or Co-operative Bank fixed term savings account, you can reinvest in this account by visiting a branch.</p>		

<p>How do I open and manage my account? (continued)</p>	<p>Is there a minimum and a maximum balance? If you are using any of your 2018/2019 ISA allowance, the minimum balance is £5,000. But if you're transferring in previous tax years[^] ISA allowances only – then the minimum balance is just £1. If you are using any of your 2018/2019 ISA allowance, the maximum amount you can pay in is £20,000. But if you're transferring in ISAs from previous tax years[^], the maximum balance is £1,000,000.</p> <p>How do I make deposits into this account? If you're re-investing any of your existing maturing Fixed Rate Cash ISA - you can transfer these funds into this account by providing us with your re-investment instructions. If you're using your 2018/2019 ISA allowance - you can make deposits by cash, cheque or transfer from another account held with us or another provider. If you're transferring another cash ISA to us - you can do this by providing us with a completed ISA transfer authority form.</p> <p>You can make as many deposits as you like up to the maximum amounts above. However, we can withdraw this product at any time without notice and once it has been withdrawn, you cannot make any more deposits.</p> <p>So if you are using any of your 2018/2019 ISA allowance, but you deposit less than your annual ISA limit, and we then withdraw the product, this will restrict the amount you can hold in a cash ISA in this tax year[^]. This is because you can only pay into one cash ISA in each tax year[^], and you won't be able to pay any more into this cash ISA. However, you will still be able to invest in another type of ISA (e.g. a stocks and shares ISA) with another provider, up to the annual ISA limit, if you wish.</p> <p>How do I contact you to discuss this account? By telephone or visiting a branch.</p>
<p>Can I withdraw money?</p>	<p>Yes - However, if you withdraw before your maturity date, you'll be charged the value of 180 days' interest on the amount you withdraw (using the account's interest rate). This charge will be taken from interest you've earned but haven't yet been paid. But if you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s).</p> <p>Any withdrawn money that you want to replace (while the product is still available) will count towards your ISA subscriptions for the current tax year, and you are only allowed to deposit up to the maximum ISA limit in a tax year. So, for example, if you have deposited £10,000 and then withdraw £1,000, you will only be able to deposit a further £10,000 in that tax year.</p> <p>You can make withdrawals: In branch - you can withdraw cash, cheques or make internal transfers. By post - You can send us withdrawal requests and we will send your money to you by cheque in the post or we can make internal transfers. You can request withdrawal forms over the phone or in branch or download them online.</p> <p>At the end of the fixed term, your account matures and your money will be put into a variable rate instant access cash ISA - unless you provide us with other maturity instructions.</p> <p>We'll send you a letter when your fixed term is coming to an end. It'll remind you of your maturity date and let you know what options are available to you (such as re-investing).</p>
<p>Additional information</p>	<p>This is a limited issue product and may be withdrawn without notice at any time.</p> <p>Interest earned from this account will not count towards any of your available personal savings allowance.</p> <p>All interest earned from your ISA will be free of both Income and Capital Gains Tax.</p> <p>You cannot subscribe to a cash ISA with us if you have already contributed to another cash ISA using this tax year's[^] ISA allowance, or if you have already invested the full ISA allowance in another type of ISA this tax year[^].</p> <p>Any reference to tax is based on our understanding of current tax regulations which may change in the future and depends on your individual financial circumstances.</p> <p>[*]Tax-free - The contractual rate of interest payable where interest is exempt from income tax.</p> <p>^{**}AER - Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p>[^]Tax year - A tax year runs from 6 April to 5 April the following year.</p>

Ways to apply

Once you have read the Product Specific Terms and Conditions later in this factsheet, alongside the separate General Terms and Conditions (further copies of which can be obtained from a branch or via our website) you can apply by either:

If you have a maturing Britannia Fixed Rate Cash ISA, you can reinvest in this account by:

- **Post** - By completing and returning the reinvestment form sent with your pre-maturity pack.
- **In branch.**

If you have a maturing Britannia Fixed Rate Bond or other Britannia or Co-operative Bank fixed term savings account:

you can reinvest in this account by visiting a Co-operative Bank branch.

We're here to help

If you're not sure which savings account is right for you, we're here to help you make the right choice. Just contact us.

Product Specific Terms and Conditions

These terms apply to the Fixed Rate Cash ISA for maturing customers. They add to our Britannia General Terms and Conditions and will apply instead of any term in the General Terms and Conditions if there is a difference. Please read them and keep them safe.

Your account passbook will contain the interest rate and fixed end date of the Fixed Rate Cash ISA you have chosen. The interest rates, fixed end dates and maturity dates that apply to your chosen Fixed Rate Cash ISA can also be found in the Summary Box provided at the time you opened the account.

Interest earned **will not** count towards your available personal savings allowance, providing these Product Specific Terms and Conditions have been fully met. It is not possible to hold any of our ISAs as a joint account.

To find out our daily maximum withdrawal limits for different types of withdrawals, please visit our website at co-operativebank.co.uk or contact us.

Terms we've used

Tax-free*	The contractual rate of interest payable where interest is exempt from income tax.
AER**	The AER illustrates what the interest rate would be if interest was paid and compounded once a year.
Annual ISA allowance	This is the maximum you can pay into an ISA in any tax year [^] . HM Revenue & Customs (HMRC) sets the annual ISA allowance. To find out what it is, please contact us or check either our or HMRC's website.

Interest

Interest rate

The interest rate is fixed for the term chosen by you.

Either:

Tax-free* / AER**	Fixed until	Maturity Date
1.46%	31/01/2020	01/02/2020
1.65%	31/01/2021	01/02/2021

When is it paid?

Annually on 31 January each year. If you close your account before it matures, interest will be calculated up to and including the day before the day you tell us you want to close it.

How is it paid?

Into this account.

Accounts limits

Minimum balance

£5,000 - if using or transferring in any of your 2018/2019 tax year[^] annual ISA allowance.

£1 - if only transferring in ISAs from previous tax years[^] (with us or with another provider).

Minimum balance during life of product - £1

Maximum balance - £1,000,000

Payments in and out

Access Using a passbook.

Paying in You can pay into this account by re-investing funds from a maturing Britannia or Co-operative Bank Fixed Term account when it reaches the end of its fixed term (i.e. on maturity). If you would like to add additional money to the account at this time, you can do so by cash, cheque or by transfer from another account held with us or another provider.

No further deposits or transfers in are allowed into this account after the product has been withdrawn, so if you're depositing less than your annual ISA allowance and we then withdraw the product, this will restrict the amount you can hold in a cash ISA in this tax year[^].

Withdrawals You can withdraw your money whenever you want but if you take money out or close the account before the maturity date, we'll charge you the equivalent of 180 days' loss of interest on the amount withdrawn. In the first instance this will be taken from interest earned but not yet paid and after that from the balance of the account.

You can withdraw:

- **In branch** - by cash (up to a daily maximum) /cheque/internal transfer.
- **By post** - by cheque/internal transfer.

Electronic transfers are available on request but there may be a charge for these.

ISA Transfers in You can transfer in other cash ISAs you hold with us or with another provider before the product has been withdrawn.

ISA Transfers out You can make a transfer to another cash ISA you hold with us or another provider but transfers out are classed as withdrawals and will be charged the equivalent of 180 days' loss of interest on the amount you're taking out (based on your accounts' fixed interest rate).

Statements

You can keep up to date with your transactions by using your passbook. We'll continue to update your passbook if you withdraw money from your account, make a payment in branch or if you pay money into your account. You can also call us or ask in branch about any payments into your account.

We'll also provide regular statements and whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post unless you tell us you'd prefer to ask for the information at any time when you need it.

Other terms

Maturity Your Fixed Rate Cash ISA matures at the end of the term you chose at account opening. When your account matures, we will transfer it to a variable rate instant access cash ISA unless you tell us otherwise.

Limited issue These products are limited issue and can be withdrawn at any time without notice.

On the maturity of your current Britannia Fixed Rate Cash ISA, your funds will be moved into this variable rate instant access Britannia Cash ISA, where you'll have access to your money, so you can add to or withdraw it. So if you don't want to tie up your money but still want it to be tax-free*, then this cash ISA could be for you.

Summary Box for Britannia Cash ISA - Please read this account's key features before keeping your money in this account after your maturity. For full details, you should also read its terms and conditions.

Account name	Britannia Cash ISA	
What is the interest rate?	Tax-free*	
	AER**	
	0.40%	0.40%
Interest is calculated daily and will be paid into your account annually after close of business on 5 April.		
Can Britannia change the interest rate?	<p>Yes, the interest rate is variable, which means it can go up or down.</p> <p>We may change your interest rate for various reasons, please see the 'Changing these terms and ending this agreement' section of our General Terms and Conditions for more details.</p> <p>When we increase our interest rates - we'll tell you about the change within 30 days after it's happened.</p> <p>When we decrease our interest rates - we'll inform you by personal notice at least two months before we make the change.</p>	
What would the estimated balance be after 12 months based on a £1,000 deposit?	Initial deposit at account opening	
	£1,000	Balance after 12 months
	£1,000	£1,004.00
<p>We have worked this out assuming:</p> <ul style="list-style-type: none"> The 12 months starts on 6 April. You haven't made any additional deposits or withdrawals. We haven't changed the interest rate in the 12 month period. 		
How do I open and manage my account?	<p>Can I apply for this account? You can't apply for this account but to hold one you must be a UK resident (for tax purposes) aged 16 or over. If you hold a Britannia Fixed Rate Cash ISA, your money will automatically mature into this account unless you have provided us with your maturity instructions. This account can only be held as a sole account.</p> <p>How do I apply for this account? If you have a maturing Britannia Fixed Rate Cash ISA, your funds will automatically mature into this account unless you have provided us with your maturity instructions. So if you would like your funds to remain in this account, you don't need to do anything.</p> <p>Is there a minimum and a maximum balance? The minimum opening balance is £1. The maximum balance is £1,000,000.</p> <p>How do I make deposits into this account? If you're using your annual ISA allowance for the current tax year[^] - you can pay money in by cash, cheque, or transfer from another account held with us or another provider (such as by using their app, setting up a standing order or Direct Debit). The maximum you can pay into the Cash ISA in the 2018/2019 tax year[^] is £20,000. If you're transferring your cash ISA to us - you can do this by providing us with a completed ISA transfer authority form.</p> <p>How do I contact you to discuss this account? By telephone or visiting a branch.</p>	
Can I withdraw money?	<p>Yes - whenever you want as this account has no restrictions on the number of withdrawals. However, as this cash ISA is not a flexible cash ISA, any withdrawn money that you want to replace will count towards your ISA subscriptions for the current tax year[^], and you are only allowed to deposit up to the maximum ISA limit in a tax year[^].</p> <p>So, for example, if you have deposited £10,000 and then withdraw £1,000, you will only be able to deposit a further £10,000 in that tax year[^].</p> <p>You can make withdrawals through the following ways:</p> <p>In branch - you can withdraw cash, cheques or make internal transfers.</p> <p>By post - you can send us a withdrawal request and we'll send your money to you by cheque in the post or by internal transfer. You can request withdrawal forms over the phone and in branch, or download them online.</p>	
Additional information	<p>Interest earned from this account will not count towards any of your available personal savings allowance.</p> <p>All interest earned from your ISA will be free of both Income and Capital Gains Tax.</p> <p>You cannot subscribe to a cash ISA with us if you have already contributed to another cash ISA using this tax year's[^] ISA allowance, or if you have already invested the full ISA allowance in another type of ISA this tax year[^].</p> <p>If you do not place any money in your account during a tax year[^], you will need to contact us to make a new declaration should you wish to make a deposit in a subsequent tax year[^].</p> <p>Any reference to tax is based on our understanding of current tax regulations which may change in the future and depends on your individual financial circumstances.</p> <p>*Tax-free - The contractual rate of interest payable where interest is exempt from income tax.</p> <p>**AER - Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.</p> <p>[^]Tax year - A tax year runs from 6 April to 5 April the following year.</p>	

- Once you have paid in your full allowance for the tax year[^], you can't make any further payments until the next tax year[^], regardless of any withdrawals.
- The amount you can subscribe to this account is not affected by the value of the funds being transferred from your maturing Fixed Rate Cash ISA, as it's not classed as a new ISA subscription.
- Funds from your maturing Fixed Rate Cash ISA have been transferred to this account. The account is otherwise not available.

Product Specific Terms and Conditions

These terms apply to Britannia Cash ISA. They add to our Britannia General Terms and Conditions and will apply instead of any term in the General Terms and Conditions if there is a difference. Please read them and keep them safe.

Variable interest rates can go up and down. To find out the current interest rates on our variable rate savings accounts, please visit our website at co-operativebank.co.uk/savings or contact us.

Interest earned **will not** count towards your available personal savings allowance, providing these Product Specific Terms and Conditions have been fully met. It is not possible to hold any of our ISAs as a joint account. To find out our daily maximum withdrawal limits for different types of withdrawals, please visit our website at co-operativebank.co.uk or contact us.

Terms we've used

AER**	The AER illustrates what the interest rate would be if interest was paid and compounded once a year.
Annual ISA allowance	This is the maximum you can pay into an ISA in any tax year*. HM Revenue & Customs (HMRC) sets the annual ISA allowance. To find out what it is, please contact us or check either our or HMRC's website.

Interest

Interest rate. The interest rate is variable.

When is it paid? Annually after close of business on 5th April.

How is it paid? Into this account.

Interest guarantee. Annual Equivalent Rate (AER) guaranteed to be no lower than 1% below the Bank of England base rate (but if the base rate moves, we will have a reasonable period to adjust the AER accordingly).

Accounts limits

Minimum balance £1 **Maximum balance** £1,000,000

Payments in and out

Access Using a passbook.

Paying in You can pay in by cash, cheque or electronic transfer from an account held with us or another provider (including standing order & Direct Debit).

Withdrawals You can withdraw your money whenever you want:

In branch - by cash (up to a daily maximum)/cheque/internal transfer.

By post - by cheque/internal transfer.

Electronic transfers are available on request but there may be a charge for these.

ISA Transfers in You can transfer in cash ISAs you hold with us or another provider.

ISA Transfers out You can transfer any amount to a cash ISA you hold with us or another provider.

Statements

You can keep up to date with your transactions by using your passbook. We'll continue to update your passbook if you withdraw money from your account, make a payment in branch or if you pay money into your account. You can also call us or ask in branch about any payments into your account. We'll also provide regular statements and whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post unless you tell us you'd prefer to ask for the information at any time when you need it.

Tax

Any interest earned on these products is paid tax-free* but this may be subject to government change in the future.

What else do I need to know?

The following sections contain important general information about ISAs that you should also read alongside the product information, before applying for a cash ISA with us.

What is an ISA?

Individual Savings Accounts (ISAs) were introduced by the government to encourage more people to save for the future. To help with this, ISAs are tax efficient, making them a very effective way to make your money grow. This favourable tax treatment depends on the individual's circumstances and may be subject to change in the future.

There are different types of ISA - cash ISAs, stocks and shares ISAs, innovative finance ISAs and lifetime ISAs. All Britannia ISAs are cash ISAs.

Cash ISA - This allows you to save money in a deposit-based savings account.

Stocks and shares ISA - This allows you to put money into a stock market-based investment, such as unit trusts, for the potential of greater returns. However, the value of investments in stocks and shares ISAs and the income from them may fall as well as rise and is not guaranteed; you may lose part or all of your investment.

Innovative Finance ISA - Lenders can benefit from tax-free* interest courtesy of the innovative finance ISA (IFISA), which will cover loans arranged through peer-to-peer (P2P) platforms.

Lifetime ISA - The lifetime ISA is available to people under the age of 40. Contributions of up to £4,000 can be made in each tax year[^] and the government will then provide a 25% bonus on these contributions at the end of the tax year[^]. The funds can be withdrawn from the age of 60, or before that for the purpose of purchasing a first home.

Please note, we do not offer stocks and shares ISAs, innovative finance ISAs or lifetime ISAs.

- To save in a cash ISA you must be aged 16 or over and be resident in the UK for tax purposes. (Aged 18 for a stocks and shares ISA, an innovative finance ISA or a lifetime ISA.)
- Accounts can only be held in a sole name, they cannot be opened as a joint account.
- You cannot subscribe to a cash ISA with us if you have already contributed to another cash ISA using this tax year's[^] annual ISA allowance, or if you have already invested the full ISA allowance in a stocks and shares ISA, innovative finance ISA or lifetime ISA this tax year[^].
- Please note once you have paid in your full allowance for the tax year[^], you can't make any further payments until the next tax year[^], regardless of any withdrawals you might make.

How much can I save in an ISA?

The government limits the amount you can save and invest in ISAs each tax year[^] (6 April to 5 April the following year).

The 2018/2019 ISA allowance is £20,000 and you can save any part of, or your whole ISA allowance in a cash ISA a Stocks and Shares ISA, an Innovative Finance ISA and a Lifetime ISA or any combination of the four. The following chart illustrates this:

In the 2018/2019 tax year [^]	Cash ISA	Stocks and Shares ISA	Innovative Finance ISA	Lifetime ISA	Maximum total allowance
From 6 April 2018 to 5 April 2019.	Up to £20,000 less whatever you deposit in a stocks and shares ISA, an innovative finance ISA and a lifetime ISA.	Up to £20,000 less whatever you deposit in a cash ISA, an innovative finance ISA and a lifetime ISA.	Up to £20,000 less whatever you deposit in a cash ISA, stocks and shares ISA and a lifetime ISA.	Up to £4,000. Contributions to a lifetime ISA count toward the overall £20,000 ISA contribution limit.	Up to £20,000.

If you pay into a cash ISA, you will be subscribing to a cash ISA for the current tax year[^] and you will be limiting the amount of tax-efficient savings you can make in a stocks and shares ISA, innovative finance ISA and a lifetime ISA. Where you do not use your full ISA allowance within a tax year[^], it cannot be carried forward into the next tax year[^].

If you do not place any money in your account during a tax year[^], you will need to contact us to make a new declaration should you wish to make a deposit in the following tax year[^].

Transferring your cash ISA

You may transfer a cash ISA into a stocks and shares ISA or innovative finance ISA. Some ISA providers may also offer the facility to transfer in any money you have in a stocks and shares ISA or an innovative finance ISA to a cash ISA; we do not currently offer these types of transfers.

- **Transferring out** You can make a transfer out of a Britannia cash ISA, either for part of the balance or the full balance:
 - Some of our ISAs have restrictions which may mean you incur a charge or loss of interest.
 - You will not lose the tax benefits provided you first open an ISA with another provider. Your new provider should then be asked to contact us to arrange the transfer. **You must not withdraw the funds yourself to transfer as they will lose their Tax-free* status.**
- **Transferring in** You can make a transfer into a Britannia cash ISA:
 - If you are transferring into a limited issue Britannia cash ISA, please check with us that the product is still open for deposits. You can do this by calling us or visiting any branch.
 - Your cash ISA with your existing provider may have restrictions relating to ISA transfers out and you may wish to check this before requesting a transfer to us.
 - You will not lose the tax benefits provided you first open a cash ISA with us. We'll provide you with forms to send to your existing provider to request the transfer or we can send them on your behalf. **You must not withdraw the funds yourself to transfer to us as they will lose their tax-free* status.**

As you are only able to subscribe to one cash ISA in a tax year[^], if you wish to transfer the current tax year's[^] subscriptions, you must transfer all of the subscription you have already made for the current tax year[^].

You can, however, open a new cash ISA with us by transferring previous tax years'[^] subscriptions of any amount so long as it doesn't contain the current tax year's[^] subscription.

What happens to my savings if I die?

- **If you die on or before the 5th April 2018** the account will earn Tax-free* interest up to the date of death.

The Tax-free* status of your cash ISA will **end** on death. We will pay any additional interest earned after that date gross, but this may be subject to tax.

- **If you die on or after the 6th April 2018** the account will continue to earn Tax-free* interest.

The cash ISA will continue until the first of the following occurs:

- The completion of the administration of your estate or,
- The closure of the account or,
- The third anniversary of your death.

The Tax-free* status of your cash ISA can **continue** after your death. The amount payable to your estate will be the balance of your ISA plus any interest earned.

If someone who is an ISA saver in a marriage or civil partnership dies, their spouse or civil partner can inherit their ISA tax advantages. Please contact us or read more about our Additional Allowance ISA at co-operativebank.co.uk/savings

What if I open a cash ISA, then change my mind?

You have a right to cancel your account, without giving any reason, for 14 calendar days from the date you make the first payment into your ISA.

It's important that you notify us if you change your mind, and don't simply close your ISA. If you close your account without notifying us that you have changed your mind, you will lose the tax-free* status of previous tax years' subscriptions and if you have paid any of the current tax year's subscription into the ISA, you will be unable to open a cash ISA with us or any other provider in the same tax year.

When you cancel your account, we'll help you switch to another of our accounts, transfer your ISA to another provider or give you your money back, as you wish.

You can cancel by writing to us at Britannia, FREEPOST (15796), Dept. C033, Leek, Staffordshire Moorlands ST13 5RG or visiting any branch.

If something goes wrong

We know that sometimes things go wrong and here at The Co-operative Bank we really value your feedback. Letting us know when you are dissatisfied with our products or service, provides us with the opportunity to put it right as quickly as possible and helps us to improve our service for all our customers.

Get in touch

Online You can find more information by going to our website co-operativebank.co.uk/complaints or alternatively you can contact us via email at complaints@co-operativebank.co.uk

In Person Speak to us in person at one of our branches. Use our branch finder co-operativebank.co.uk/global/branch-finder to find your nearest branch and its opening hours.

Telephone Talk to our Customer Services team on **0800 840 4986**. Our lines are open from 8am to 8pm, Monday to Friday, and 9am to noon on Saturday.

In Writing Customer Response, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG.

If you are still unhappy with our response you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone **0300 123 9123*** or email complaint.info@financial-ombudsman.org.uk. For more information visit:

www.financial-ombudsman.org.uk. The Financial Ombudsman Service is a free service set up to help resolve individual disputes between customers and businesses providing financial services in the UK.

If you purchased your account online you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at <http://ec.europa.eu/consumers/odr/>

Information about the Financial Services Compensation Scheme

The Co-operative Bank is covered by the Financial Services Compensation Scheme (FSCS), which would pay compensation of up to £85,000 to eligible depositors in the event of the Bank becoming insolvent. Britannia and smile are trading names of The Co-operative Bank and, as such, protection provided to depositors by the FSCS is limited to £85,000 for the total amount of combined deposits held with The Co-operative Bank, Britannia and smile.

Certain customers are not covered by the FSCS. For further information please visit www.fscs.org.uk. Alternatively, please ask a member of staff at any branch. Or, if you prefer, please call 0800 132 304.

Electronic Payment charges

Where the product specific Terms and Conditions allow, the charges for administering Electronic Payments on your account are listed below.

UK Telegraphic Transfer/CHAPS (Automated Payment System) - £25

CHAPS is a bank telegraphic transfer service which allows money to be transferred from your account to another account quickly and conveniently. If you wish to make a CHAPS transfer within the UK the charge will be payable upon making a withdrawal in this way.

Foreign Telegraphic Transfer/CHAPS - £21

If you wish to transfer money from your account to an account overseas then we will charge you £21 (for urgent transfers outside the EEA the charge will be £25, please ask for details). Please note that you will also incur agency bank charges (where they apply they will normally be between £5 and £100).

Foreign Deposit Charge - £7

This is a handling charge applied to your account for any payment you receive from abroad.

As specified above, these are charges which apply to Electronic Payments to and from your account. Details of other charges which apply generally to our savings accounts are available on request and details of charges which are specific to the account you open will be contained in the relevant product fact sheet. We may vary these charges and introduce new ones at any one time for the reasons set out in the General Terms and Conditions and we will tell you about any change in accordance with those conditions.

