The co-operative bank

keyfacts®

Key features of our

Co-operative Bank Maturity Fixed Rate Cash ISA

The Financial Conduct Authority is the independent financial services regulator. It requires us, The Co-operative Bank, to give you this important information to help you to decide whether our Maturity 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.

Available exclusively for maturing Co-operative Bank Fixed Rate Cash ISA customers, our Maturity Fixed Rate Cash ISAs have been designed specifically for customers who want to continue saving with us.

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

Maturity Fixed Rate Cash ISA benefits

- Save tax-free*.
- Fixed rate of interest guaranteed for the term of your deposit.
- A safe home for your savings.

Account features

- Reinvest all or part of your maturing Fixed Rate Cash ISA funds.
- Deposit additional funds from £5,000 up to the maximum annual ISA allowance of £20,000 and/or a minimum of £1 when transferring previous tax years'^ ISA allowances from your existing cash ISA with us or another provider.
- Choice of 1 or 2 year Maturity Fixed Rate Cash ISAs, with fixed interest rates that won't change during the term you choose.
- Matures at the end of the fixed term when your money will be transferred into a variable rate Co-operative Bank Cash ISA.
- Pays interest annually, either into this account or another account of your choice, with us or another provider.
- Manage online, over the phone, in branch or by post.

Please read the account summary information found in the summary box below. For full details, you should also read its terms and conditions.

The interest rates that apply to your account will depend on whether you have chosen a 1 or 2 year Maturity Fixed Rate Cash ISA.

Summary Box

Account name	The Co-operative Bank Maturity Fixed Rate Cash ISA
What is the interest rate?	

	Interest paid Annually Tax-free* / AER**
1 year Fixed Rate Cash ISA	3.87 %
2 year Fixed Rate Cash ISA	3.65 %

Interest is calculated daily and is paid annually on the anniversary of the start of the fixed term. If this date doesn't fall on a Business Day†, it will be paid on the next available Business Day†.

Interest can either be paid into this account or another account of your choice, with us or another provider.

Can The Co-operative Bank change the interest rate?	**No**, the interest rate is fixed. It won't change until the account matures at the end of your term.
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 fixed term
1 year Fixed Rate Cash ISA	£5,000	£5,193.50
2 year Fixed Rate Cash ISA	£5,000	£5,371.66

This calculation is for illustration purposes and assumes:

- You haven't made any additional deposits or withdrawals
- You've chosen to add your interest to the account.

How do I open and manage my account?	**Open an account** To open an account you must be a UK resident aged 18 or over and be reinvesting funds from a Co-operative Bank Fixed Rate Cash ISA, which has matured within the last 30 days. Please note: This account can only be opened as a sole account. You can open and reinvest in this account: **Online** **In branch** **Post –** By completing and returning the reinvestment form sent with your maturity pack. **How much can I deposit?** You can reinvest all or part of your maturing Fixed Rate Cash ISA funds. If you are adding additional funds, the minimum deposit is £5,000, but if you're transferring in previous tax years'^ ISA allowances only then the minimum deposit is just £1. The maximum deposit if you are using your annual ISA allowance is £20,000. But if you're transferring in ISAs from previous tax years'^ ISA allowances, the maximum balance is £1,000,000. The maximum account balance is £1,000,000. You have 30 days from the start of the fixed term to add additional funds. You can do this in one lump sum or through multiple payments up to the maximum amounts above. If after 30 days you haven't met the minimum deposit for additional funds, we will return the additional funds to you. No further deposits are allowed after 30 days from the start of the fixed term. **How do I pay into this account?** **If you're reinvesting any of your existing maturing Fixed Rate Cash ISA –** you can transfer these funds into this account by providing us with your reinvestment instructions. **Adding additional funds:** **If you're using your annual ISA allowance –** You can pay your deposit(s) into this account by cash, cheque or transfer from another account held with us or another provider. You can also pay cheques in at the Post Office®. **If you're transferring an existing cash ISA you have (with us or elsewhere) to this account –** you can do this by providing us with a completed Cash ISA Transfer Authority Form. You'll receive the form with your welcome letter so just complete it, return it to us and we'll arrange the transfer on your behalf. **You must not withdraw the funds yourself to transfer to this account as they will lose their tax-free* status.** **How do I manage this account and get in contact?** You can contact us, and manage the account: • Online • Over the phone • In branch • By post.
Can I withdraw money?	**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 hasn't 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). Any money that you withdraw from your ISA will lose its tax-free* status and, if repaid back into an ISA, it will count towards your current tax year's^ ISA allowance. 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^. You can withdraw money: • In branch • By telephone banking • By requesting a banker's cheque - there is a charge for this. At the end of the fixed term, your account matures and your money will be put into a variable rate instant access Co-operative Bank Cash ISA - unless you provide us with other maturity instructions. We'll send you a letter before your maturity, to remind you of your maturity date and to let you know what options are available to you (such as re-investing or withdrawing). On maturity, you can access your money in branch, over the phone, by post, through online banking and through our mobile app if registered.
Additional information	This is a limited issue product and may be withdrawn without notice at any time. If you are or have previously been made bankrupt, you are eligible to apply. Interest earned from this account **will not** count towards any of your available personal savings allowance. All interest earned from your ISA will be tax-free*. You cannot pay into a cash ISA with us if you have already paid in the full annual ISA allowance in this tax year^. 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. *Tax-free means you will not pay any tax on your interest. **AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest were paid and added to your account each year. ^Tax year runs from 6 April to 5 April. †Business Day is usually Monday to Friday excluding bank holidays.

What is a Co-operative Bank Maturity Fixed Rate Cash ISA?

- It's a deposit account, paying a fixed rate of interest.
- An Individual Savings Account (ISA) is not an investment in its own right, it's a tax-free* wrapper in which you can hold your money to protect it from income and capital gains tax.
- Because of the tax benefits of ISAs, the government has set limits on the amount you can invest in an ISA in each tax year^ – see the following pages for details of the ISA investment limits.

Eligibility

- To open an account you must be a UK resident aged 18 or over and be reinvesting funds from a Co-operative Bank Fixed Rate Cash ISA, which has matured within the last 30 days.
- Accounts must be opened in a single name only and cannot be opened as a joint account.

How do I pay into the Co-operative Bank Maturity Fixed Rate Cash ISA?

If you're reinvesting any of your existing maturing Fixed Rate Cash ISA – you can transfer these funds into this account by providing us with your reinvestment instructions.

If you are adding additional funds you can use your sort code and account number (contained in your maturity letter or available through online and mobile banking) to pay into your Maturity Fixed Rate Cash ISA, you've got 30 days from the start of the fixed term to pay in the minimum additional deposit.

You can pay in by:

- Direct transfer from another Co-operative Bank account or another bank account
- Depositing cash and cheques at a Co-operative Bank branch
- By sending a cheque through the post
- Depositing cheques at any Post Office® branch
- You can also transfer your current or previous tax years'^ ISA allowance from an existing cash ISA with us or another provider, **please see the 'Can I transfer my ISA?' section.**

How do I take money out?

You can have access to your money at any time, 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). You can access your money by the following methods:

- In branch
- By telephone banking
- By requesting a banker's cheque - there is a charge for this
- We may set limits on payments which we will tell you about when you make a payment
- Please note: This is not a flexible ISA so any withdrawals of capital cannot be replaced.

How much can I pay in?

- You can reinvest all or part or your maturing Fixed Rate Cash ISA funds.
- If you are adding additional funds, the minimum deposit is £5,000, but if you're transferring in previous tax years'^ ISA allowances only then the minimum deposit is just £1.
- The maximum deposit if you are using your annual ISA allowance is £20,000. But if you're transferring in ISAs from previous tax years'^ ISA allowances, the maximum balance is £1,000,000.
  The maximum account balance is £1,000,000.
  You have 30 days from the start of the fixed term to add additional funds. You can do this in one lump sum or through multiple payments up to the maximum amounts above. If after 30 days you haven't met the minimum deposit for additional funds, we will return the additional funds to you.
  No further deposits are allowed after 30 days from the start of the fixed term.
- You cannot pay into a Fixed Rate Cash ISA with us if you have already paid in the full annual ISA allowance in this tax year^.

What interest will I earn on my money?

- Interest is calculated daily and is paid annually on the anniversary of the start of the fixed term. If this date doesn't fall on a Business Day†, it will be paid on the next available Business Day†.
- The interest rate is fixed. It won't change until the account matures at the end of your term.
- The Co-operative Bank website displays the interest rates – go to **co-operativebank.co.uk/savings**. If it's more convenient call us; see 'How to contact us' or visit your nearest branch for our latest rates.

Product specific Terms and Conditions

These terms apply to the Co-operative Bank Maturity Fixed Rate Cash ISA. They add to our Co-operative Bank 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.

It is not possible to hold any of our ISAs as a joint account.

To find out our daily maximum withdrawal limits, please visit our website at **co-operativebank.co.uk** or contact us

Terms we've used

Annual ISA allowance

This is the maximum you can pay into an ISA in any tax year^. This amount is set out in the ISA regulations.

Interest

Interest earned will not count towards your available personal savings allowance, providing these Product Specific Terms and Conditions have been fully met.

Interest rate

The interest rate is fixed for the 1 or 2 year term chosen by you and will not change during the term.

When is it paid?

Annually on the anniversary of the start of the fixed term. If this date doesn't fall on a Business Day†, it will be paid on the next available Business Day†.

How is it paid?

Into this account or another account of your choice, with us or another provider.

Accounts limits

Minimum additional deposit(s)

You will have 30 days from the start of the fixed term to add additional funds to the account with the minimum deposit: £5,000 - if using or transferring in any of your current tax year^ annual ISA allowance.

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

You can do this in one lump sum payment or through multiple payments. If after 30 days you have not met the minimum deposit for additional funds, we will return the additional funds to you immediately as advised to you at account opening.

Minimum balance during life of product

£1

Maximum balance

£1,000,000

Payments in and out

Paying in

You can pay in by cash, cheque or transfer from an account held with us or another provider. You can also pay in cheques at a Post Office®.

No further deposits are allowed after 30 days from the start of the fixed term.

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:

Telephone banking – internal transfers / transfers to another provider / by requesting a banker's cheque

In branch – cash (up to a daily maximum) / internal transfers / transfers to another provider / by requesting a banker's cheque

By post – internal transfers / transfers to another provider / by requesting a banker's cheque

ISA transfers in

You can transfer in other cash ISAs you hold with us or with another provider within 30 days from the start of the fixed term.

ISA transfers out

You can transfer any amount to a 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

We'll provide regular statements and you can also at any time view information we provide about each payment in or out of your account on online banking (if you're registered) and ask us for it at any time through online and telephone banking, and branches. If you're not registered for online banking and don't want to ask us for information when you need it, whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post at least monthly.

Other terms

Maturity

Your Maturity Fixed Rate Cash ISA matures on the anniversary of the start date of the 1 or 2 year term you chose at account opening.

When your account matures, we will transfer it to a variable rate instant access Co-operative Bank 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 Co-operative Bank Maturity Fixed Rate Cash ISA, your funds will be moved into this variable rate instant access Co-operative Bank Cash ISA, where you'll have instant access to your money, so you can add to or withdraw. 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.

Key features of our Co-operative Bank Cash ISA

Our Co-operative Bank Cash ISA offers instant access through multiple ways. You can manage your tax-free* savings via online or mobile banking, by calling us or by visiting any Co-operative Bank branch or your local Post Office® – allowing you to save whenever and however you like.

Please read the account summary information found in the summary box below. For full details, you should also read its terms and conditions.

Summary Box

Account name	Cash ISA
What is the interest rate?	<table><tr><th colspan="2">Rates up to 15/10/2024</th><th colspan="2">Rates from 16/10/2024</th></tr><tr><th>Tax-free*</th><th>AER**</th><th>Tax-free*</th><th>AER**</th></tr><tr><td>1.81 %</td><td>1.81 %</td><td>1.75 %</td><td>1.75 %</td></tr></table> Interest is calculated daily and will be paid into your account annually on 5 April.
Can The Co-operative Bank change the interest rate?	**Yes**, the interest rate is variable, which means it can go up or down. 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. **When we increase our interest rates -** we'll tell you about the change within 30 days after it's happened. **When we decrease our interest rates -** we'll inform you by personal notice at least two months before we make the change.
What would the estimated balance be after 12 months based on a £1,000 deposit?	<table><tr><th>Initial deposit at account opening</th><th>Balance after 12 months</th><th>Interest earned</th></tr><tr><td>£1,000.00</td><td>£1,017.50</td><td>£17.50</td></tr></table> We have worked this out assuming: • The new interest rates from 16 October apply. • 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?	**Can I apply for this account?** To open an account, you must be a UK resident aged 18 or over. This account can only be opened as a sole account. **How do I apply for this account?** You can apply: • **Online** • **In branch** • **Through online banking –** existing customers can easily apply through the 'Products' section within online banking. **Is there a minimum and a maximum balance?** The minimum opening balance is **£1**. The maximum balance is **£1,000,000**. You've got 30 days from when we open your account to pay in the minimum balance of £1. If after 30 days you haven't met the minimum balance, we may close the account immediately and return any funds to you. **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: • electronic transfers from another account held with us or another provider (such as by using their app or setting up a standing order) • cash or cheques • visiting any Post Office® in the UK where you can pay in cheques. The maximum you can pay into the Cash ISA if you are using your annual ISA allowance 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. You'll receive the form in your welcome pack so just complete it, return it to us and we'll arrange the transfer on your behalf. **How do I contact you to discuss this account?** By telephone or visiting a branch
Can I withdraw money?	**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 money that you withdraw from your ISA will lose its tax-free* status and, if repaid back into an ISA, it will count towards your current tax year's^ ISA allowance. 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^. You can make withdrawals through the following ways: **Online and mobile banking –** through electronic transfers to other accounts with us or another provider. **Telephone banking –** through electronic transfers to other accounts with us or another provider. **Branch –** withdraw cash over the counter and/or make electronic transfers to other accounts with us or another provider. You can also request a banker's cheque withdrawal over the phone or in branch, however there is a charge for this.
Additional information	If you are or have previously been made bankrupt, you are eligible to apply. Interest earned from this account **will not** count towards any of your available personal savings allowance. All interest earned from your ISA will be free of both Income and Capital Gains Tax. You cannot pay into a cash ISA with us if you have already paid in the full annual ISA allowance in this 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 a subsequent tax year^. 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. ***Tax-free** means you will not pay any tax on your interest. ****AER** – Stands for Annual Equivalent Rate and shows what the interest rate would be if interest were paid and added to your account each year. ^**Tax year** runs from 6 April to 5 April.

Product specific Terms and Conditions

These terms apply to the Cash ISA. They add to our Co-operative Bank 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, please visit our website at **co-operativebank.co.uk** or contact us.

Terms we've used

Annual ISA allowance

This is the maximum you can pay into an ISA in any tax year^. This amount is set out in the ISA regulations.

Interest

Interest rate
The interest rate is variable.
When is it paid?
Annually on 5 April.
How is it paid?
Into this account.

Accounts limits

Minimum balance: £1
You will have 30 days from the date when we open the account to fund the account to the minimum balance of £1. If after 30 days you have not met the minimum balance we can close the account immediately and return any funds to you as advised to you at account opening.
Maximum balance: £1,000,000

Payments in and out

Paying in
You can pay in cash, cheques or by transfer from another account held with us or another provider (including standing orders).
You can also pay in cheques at a Post Office®.
Withdrawals
You can withdraw your money whenever you want.
Online banking – internal transfers and transfers to another provider.
Mobile banking app – internal transfers and transfers to another provider.
Telephone banking – internal transfers/ transfers to another provider / by requesting a banker's cheque.
In branch – cash (up to a daily maximum) / internal transfers / transfers to another provider / by requesting a banker's cheque.
By post – internal transfers / transfers to another provider / by requesting a banker's cheque.
You cannot make international payments.
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

We'll provide regular statements and you can also at any time view information we provide about each payment in or out of your account on online banking (if you're registered) and ask us for it at any time through online and telephone banking, and branches.
If you're not registered for online banking and don't want to ask us for information when you need it, whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post at least monthly.

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.
To save in a cash ISA you must be aged 18 or over and be resident in the UK.
You cannot pay into a cash ISA with us if you have already paid in the full annual ISA allowance in this tax year^.

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 a Lifetime ISA.

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.

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 annual 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:

Per tax year^	Cash ISA	Stocks and Shares ISA	Innovative Finance ISA	Lifetime ISA	Maximum total allowance
From 6 April to 5 April each tax year^	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

Please note once you have paid in your full annual ISA allowance for the tax year^, you can't make any further payments into an ISA of any type until the next tax year^, regardless of any withdrawals you might make.
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^.
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.

What if my contributions exceed the ISA limits in any tax year^?

If you put too much into your cash ISA with us, we'll return the money to you. How long this takes will depend on how you put it in:

- From another Co-operative Bank account, you'll have the money back the next day
- Via electronic transfer from another bank, you'll have the money back about four Business Days† later
- By cheque, we'll have to wait for a cheque to clear before we send you the money back.

Can I transfer my ISA?

You may transfer a cash ISA into a stocks and shares ISA or an 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 type of transfers.

- **Transferring in** – The easiest way to transfer an existing cash ISA you have (with us or elsewhere) to your Co-operative Bank cash ISA is to complete the Cash ISA Transfer Authority Form enclosed with your welcome letter. Alternatively, you can contact us in branch or on the phone:
  – If you are transferring into a Fixed Rate 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. **You must not withdraw the funds yourself to transfer to us as they will lose their tax-free* status.**

If you're transferring the current tax year's^ ISA allowance, you must transfer all of the subscription you have already made for the current tax year^.
The minimum deposit for a Fixed Rate cash ISA is £5,000.

- **Transferring out** – You can transfer part or all of your cash ISA to another provider at any time. Fixed Rate Cash ISAs have restrictions which means you will incur a charge or loss of interest.
  You will not lose the tax benefits provided you first open a cash 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.**

What about tax?

- Any interest on money saved in a cash ISA is paid tax-free*, which means completely free of UK income tax, **provided all ISA conditions are met.**

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

- You have a right to cancel your ISA, without giving any reason, for 14 calendar days from the date the account is opened or upon receipt of your welcome letter, whichever is later.
- It's important that you notify us if you change your mind, and don't simply close your account. If you close your account without notifying us that you have changed your mind, any money that you withdraw from your ISA will lose its tax-free* status and, if repaid back into an ISA, it will count towards your current tax year's^ ISA allowance.
- 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 ISA Team, The Co-operative Bank, Britannia House, Leek, Staffordshire Moorlands ST13 5RG, by calling **03457 212 212~** or by visiting a Co-operative Bank branch.

How will I know how my cash ISA is doing?

We'll provide regular statements and you can also at any time view information we provide about each payment in or out of your account on online banking (if you're registered) and ask us for it at any time through online and telephone banking and branches. If you're not registered for online banking and don't want to ask us for information when you need it, whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post at least monthly. You can also opt for paperless statements if you are registered for online banking.

How to contact us
If you have any other questions, you can call our telephone banking service on **03457 212 212~** (after registering/answering some simple security questions). Or write to: ISA Team, The Co-operative Bank, Britannia House, Leek, Staffordshire Moorlands ST13 5RG. To make a withdrawal, you can do this in branch, by telephone banking or by requesting a banker's cheque there is a charge for this.

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 **03457 212 212~**. Our Lines are open from 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday.
In Writing The Co-operative Bank p.l.c. Customer Response, 5th floor, Balloon Street, Manchester M60 4EP
If you are still unhappy with our response you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, Exchange Harbour, London E14 9SR, telephone **0800 023 4567***. 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 p.l.c. 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. smile and Britannia 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, smile and Britannia. 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 **03457 212 212~**

Registering for telephone banking – allowing you to manage your account by telephone.

To register please call **03457 212 212~** (lines are open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday).
The first time you phone telephone banking we will ask you to provide some security information so that we can be sure we are talking to the right person.
We will then ask you to register:

- A four-digit security code – numbers that you will easily remember, but are not the same as each other or in sequence (e.g. 1,2,3,4)
- Five pieces of what we call 'Secure Personal Information'.
  After that, every time you phone telephone banking you will be asked to key in the following information on your telephone keypad:
- Your eight-digit account number followed by a # (hash)
- Your six-digit sort code followed by a # (hash)
- Your four-digit security code followed by a # (hash).

Registering for online banking - letting you take care of many simple banking tasks from your own home or wherever you access the internet.

To register for online banking please visit **co-operativebank.co.uk/register** – then follow the simple instructions on screen.
Alternatively, you can contact us on **03457 212 212~** (lines are open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday).

Registering for mobile banking - letting you manage your money anytime, anywhere.

The Co-operative Bank mobile banking app is free, fast, easy to use and is available for compatible iOS and Android smartphones.
To download the app, first make sure you're registered for online banking.
Then follow one of these two options:
1. Visit **co-operativebank.co.uk/mobile**
2. Visit your device's app marketplace and search for 'Co-operative Bank'.
Then you can follow the on-screen instructions. Please be aware that your service provider may charge for using this application as you may incur data charges.
The Co-operative Bank mobile banking app is only available in the UK and on mobiles with a dialling code starting 07. We've used independent security experts to test our application to check it's secure.

Keeping your information secure

Keeping your personal information confidential is crucial. To protect you, we use a range of strict security measures including the latest encryption technology. Online banking will work on any computer connected to the internet with a suitable web browser/operating system. However, we also strongly recommend you have up-to-date anti-virus software installed on your computer and do not share any passwords or secure information with anyone else.

* Tax-free means you will not pay any tax on your interest.
^ Tax year runs from 6 April to 5 April.
† Business Day is usually Monday to Friday excluding bank holidays.

Please call 03457 212 212~ (lines open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday) 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 Co-operative Bank p.l.c. 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 from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes

*Calls to 0800 and 0808 numbers are free from landlines and mobiles.

Information correct as at 09/2024.

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