

## **Federation of Small Businesses (FSB) Account Promotional Terms**

These terms are made up of 2 sections. Please ensure you read both sections as they include important information.

Section A: £200 FSB Account Incentive

Section B: Other Important Information

### **Section A: £200 FSB Account Incentive**

#### **The Offer and Eligibility**

We will pay the sum of £200 to an Eligible Customer who meets the offer criteria and eligibility in this Section A. In Section A an 'Eligible Customer' means any applicant who:

- Submits an application for a Federation of Small Businesses (FSB) Account during the Offer Period; and
- Deposits a minimum of £1000 into the Account within the first 30 days of the account opening date and then maintains a minimum balance of £1000 for the 90 days following this deposit; and
- In the first 90 days from the account opening date:
  - a) Makes at least 2 debit card payments from the Account in each of the 3 successive 30 day periods from the account opening date (this includes any digital wallet transactions and excludes pending transactions); and
  - b) Receives a minimum of one credit to the Account in each of the 3 successive 30 day periods from the account opening date; and
  - c) Registers for our online and/or mobile banking service; and
- Is not an existing Co-operative Bank business customer; and
- Has not previously benefitted as a new customer from this, or any previous Co-operative Bank business current account offer since 11/10/2024.

#### **Payment of the Incentive**

We will credit £200 to the Account within 30 days of the date that all of the eligibility criteria in Section A have been met. The transaction will be labelled as 'Credit' in your account. In addition:

- Your Account must remain open on the date the incentive is to be paid to be eligible to receive it.
- You are entitled to only one incentive payment under Section A, even if you open more than one Account.
- The maximum amount of incentive under section A of this offer is £200.

### **Section B: Other Important Information**

#### **The Offer Period**

The Offer is only available for applications submitted for a Federation of Small Businesses (FSB) Account between 1 October 2025 and the date we notify or publicise as the date upon which this offer will expire ("the Offer Period"). You will not be eligible for, or qualify for this Offer after the expiry of the Offer Period unless your application to open your Federation of Small Businesses (FSB) Account was received prior to the expiry of the Offer Period.

#### **Our right to decline your application or vary this Offer**

- Our accounts are subject to eligibility criteria, status and our lending policy. We reserve the right to decline your application for any account.
- Where we decline your application for a Federation of Small Businesses (FSB) Account, we will not make an incentive payment.
- We have the right to withdraw or vary the terms of the Offer or the Offer Period at any time. Any such withdrawal or variation will not adversely affect the rights of an Eligible Customer who has participated or is participating in the Offer in good faith.
- We reserve the right to withhold any payment (or to reverse any payment already made) where we have reasonable grounds for suspecting you have sought to materially abuse or profiteer from the offer. For example, this may arise if we have grounds for believing that you have sought to engage in a marketing campaign.

- This offer cannot be used in conjunction with any other offer with The Co-operative Bank in relation to Business Banking.