

## Business Current Account Promotional Terms

These terms are made up of 3 sections. Please ensure you read all sections as they include important information.

Section A: £100 Business Current Account Incentive

Section B: Further £100 Savings Account Incentive

Section C: Other Important Information

### **Section A: £100 Business Current Account Incentive**

#### The Offer and Eligibility

We will pay the sum of £100 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 **both** an Eligible Business Current Account (being a Business Bank Account, Business Directplus, or Business Bank Account Plus) **and** an Eligible Business Savings Account (being a Business Instant Access, 95 Day Notice Account, 35 Day Notice Account or, where the Eligible Business Current Account is a Business Bank Account Plus, a Business Plus Instant Access savings account which will be opened at the same time an application is made for a Business Bank Account Plus) during the Offer Period; and
- Deposits a minimum of £1,000 into the Business Current Account within the first 30 days of the account opening date and then maintains a minimum balance of £1,000 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 Business Current 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 Business Current 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 £100 to the Business Current 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 Business Current 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 Business Current Account.
- The maximum amount of incentive under section A of this offer is £100.

### **Section B: Further £100 Savings Account Incentive**

#### The Offer and Eligibility

We will pay the further sum of £100 to an Eligible Customer who meets the both the offer criteria and eligibility in Section A above and in this Section B. In section B an 'Eligible Customer' means any applicant who:

- Deposits a minimum of £5,000 into the Eligible Business Savings Account within first 90 days of the account opening date. For Business Bank Account Plus customers, the deposit must be paid into the

Business Plus Instant Access savings account, which will be opened at the time of application for a Business Bank Account Plus.

#### Payment of the Incentive

We will credit the further £100 to the Eligible Business Current Account within 30 days of the date that all of the eligibility criteria in both Section A and Section B have been met. The transaction will be labelled as 'Credit' in your account. In addition:

- You will not be eligible to receive the further incentive under Section B if you are not also eligible to receive the incentive under Section A.
- Your Eligible Business Current 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 B, even if you open more than one linked Business Savings Account.
- The maximum amount of benefit under Section B of this offer is £100.

#### Section C: Other Important Information

##### The Offer Period

The offer is only available for applications submitted and received for an Eligible Business Current Account and Eligible Business Savings Account between 02/02/2026 and the date we notify or publicise as that date upon which this offer will expire (the "Offer Period"). You will not be eligible for, or qualify for, this offer unless your application 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 an Eligible Business Current Account or Eligible Business Savings 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 use the offer as part of a marketing campaign.
- The offer cannot be used in conjunction with any other offer with The Co-operative Bank in relation to Business Banking.