

The Co-operative Bank plc Business Bank Account Plus Promotional Terms and Conditions - May 2026

These terms and conditions (the Terms) govern The Co-operative Bank plc (we, us) Business Bank Account Plus (the Account) promotional offer to new customers (the Offer). These Terms are between you and us.

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

Section A: 6 months on us!

Section B: Additional £125 cashback

Section C: Other Important Information

Section A: 6 months on us!

Your Account is subject to a Monthly Service Charge as set out in your Business Bank Account Plus Tariff. At the time of this Offer, the Monthly Service Charge is £10 per month. Please see your Business Bank Account Tariff for full details of the Monthly Service Charge applicable to your Account.

If you are eligible, we will reimburse the first six Monthly Service Charges applied to your Account, by way of six corresponding credits to that Account (the Service Charge Refund). We will aim to credit the Service Charge Refund to your Account on the same day it is debited. No Service Charge Refund under this Offer will be applied in any subsequent month.

Each Service Charge Refund is £10, and the maximum total Service Charge Refund you will receive under this Offer is £60.

To be eligible for the Service Charge Refund, you must:

- Submit an application for a Business Bank Account Plus during the Offer Period (terms, conditions and eligibility criteria apply); and
- Not hold an existing Co-operative Bank business current account; and
- Not previously benefited as a new customer from this Offer, or any previous Co-operative bank business current account offer on or after 11/10/2024.

You will not be eligible for any further Service Charge Refund for any additional Account opened.

The Account must be open, in accordance with the terms and conditions for the Account, at the time each Service Charge Refund is paid. We will not pay the Service Charge Refund to any other account.

We will not credit or reimburse you for any other fees or charges, including transactional charges, as part of this Offer. For full details of all services, rates and charges applicable to your Account, you should refer to the Business Bank Account Plus Tariff which can be found [here](#).

Section B: Additional £125 cashback

If you are eligible, we will pay a further sum of £125 by way of credit to your Account (the Cashback Payment). To be eligible for the Cashback Payment you must:

- Meet the eligibility criteria for the Service Charge Refund; and

- Credit and maintain a minimum combined balance of £25,000 across your Business Bank Account Plus and Business Plus Instant Access savings accounts at all times from the first day of month seven to the last day of month twelve from your Account opening.

We will make the Cashback Payment to your Account within 30 days of you meeting the above eligibility criteria.

The Cashback Payment will appear on your statement as 'credit'.

The Account must be open at the time the Cashback Payment is made. We will not pay the Cashback Payment to any other account.

No more than one Cashback Payment of £125 will be made to you and you will not be eligible for any further Cashback Payment for any additional Account opened.

Section C: Other Important Information

The Offer Period

The Offer is only available for applications submitted and received for a Business Bank Account Plus between 04/05/2026 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.

General Terms

- These terms and conditions apply in addition to and should be read together with the Business Current accounts and Business Savings accounts terms and conditions and your Business Bank Account Plus Product terms and conditions.
- We reserve the right to decline your application for the Account in accordance with our terms and conditions.
- Where we decline your application for the account, we will not make any payment to you under this Offer.
- We have the right to withdraw, vary or amend these Terms, the Offer or the Offer Period at any time.
- Any such withdrawal or variation will not adversely affect your rights if you were eligible for the Offer before the change takes effect and have participated or are participating in the Offer in good faith.
- We reserve the right to withhold any payment (or to reverse any payment already made) under this Offer if you fail to meet the eligibility criteria for the Service Charge Refund and / or the Cashback Payment or where you breach any of the Terms or where we have reasonable grounds for suspecting you have sought to materially abuse or profiteer from the Offer.
- The Offer cannot be used in conjunction with any other offer with The Co-operative Bank in relation to business banking.