

The Co-operative Bank plc Business Bank Account and Savings Account Promotional Terms and Conditions – July 2026

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

These Terms are made up of 2 Sections. Please ensure you read all Sections as they include important information.

Section A: £200 Business Bank Account Incentive

Section B: Other Important Information

Section A: £200 Business Bank Account Incentive

- 1 We will pay the sum of £200 to an Eligible Customer who meets the eligibility criteria in this Section A.
- 2 In Section A an 'Eligible Customer' means a customer who:
 - 2.1 Submits an application at the same time for **both** a Business Bank Account **and** an Eligible Business Savings Account (being a Business Instant Access, 95 Day Notice Account and 35 Day Notice Account) during the Offer Period; and
 - 2.2 Within 30 days of the Business Bank Account opening date, deposits a minimum of £1000 into the Business Bank Account and maintains a balance of at least £1000 at all times in the account for a period of 90 consecutive days following the date of that deposit; and
 - 2.3 Makes at least one credit to the Business Bank Account in each of the following periods after the account opening date:
 - a) the second calendar month after the account opening date; and
 - b) the third calendar month after the account opening date.

For the purposes of clause 2.3, the second and third calendar months are the second and third full calendar months after the month in which the account opening date falls.

Example scenario: An Eligible Customer under Section A opens their account on 22 June 2026. A minimum of three credits in total is required (including the minimum £1000 deposit):

- The minimum £1000 deposit must be made on or before 22 July 2026 (being within 30 days of account opening). The account must then maintain a minimum balance of £1,000 for 90 consecutive days starting on the day after the deposit is made.
- At least one additional credit must be made between 1 August and 31 August 2026 (being the second full calendar month after account opening)
- At least one additional credit must be made between 1 September and 30 September 2026 (being the third full calendar month after account opening)

2.4 Within 90 days of the Business Bank Account opening date registers for online and/or mobile banking service.

2.5 Is not an existing Co-operative Bank business customer.

2.6 Has not previously benefitted as a new customer from this, or any previous Co-operative Bank business current account offer since 11 October 2024.

2.7 Holds the Business Bank Account and Eligible Business Savings Account at the time the £200 Business Bank Account Incentive is paid.

3 We will credit the £200 Business Bank Account Incentive into the Business Bank Account and not any other account. If an Eligible Customer meets all other eligibility criteria in Section A but thereafter closes their Business Bank Account and / or their Eligible Business Savings Account, we will not pay the £200 Business Bank Account Incentive to them.

4 We will credit the £200 Business Bank Account Incentive to the Business Bank Account of an Eligible Customer under Section A within 30 days of the date that we determine all of the eligibility criteria in Section A have been met. The payment will be labelled as 'Credit' in their account transactions or statements.

5 An Eligible Customer is entitled to only one £200 Business Bank Account Incentive payment, even if they open more than one Business Bank Account or more than one Eligible Business Savings Account.

6 The maximum amount we will pay into a Business Bank Account under Section A of this Offer is £200.

7 The £200 Business Bank Account Incentive cannot be used in conjunction with any other offer with The Co-operative Bank.

8 This Offer is only available for applications to open a Business Bank Account and Eligible Business Savings Account received on or after 2 July 2026 until the date we notify or publicise as that date upon which this Offer will expire (the Offer Period).

Section B: Other Important Information

9 When we refer to the Offer in these Terms, we are referring to the £200 Business Bank Account Incentive.

10 You will not be eligible for this Offer if you are an existing customer that closes a The Co-operative Bank business bank account of any type within the Offer Period and then applies for a Business Bank Account for the purpose of benefitting from this Offer.

11 You can only benefit from this Offer with respect to one Business Bank Account and one Eligible Business Savings Account. If you close a Business Bank Account and /or an Eligible Business Savings Account during the Offer Period, you will not be eligible for any payment under this Offer with respect to any other account.

12 These Terms apply in addition to and should be read together with the account terms and conditions that apply to your Business Bank Account and Eligible Business Savings Account and The Co-operative Bank's Privacy Notice. Please see our website at <https://www.co-operativebank.co.uk/business/products/bank-accounts/startup-small-business-account/> and <https://www.co-operativebank.co.uk/business/products/savings-accounts/> or you can contact us for a copy.

13 We are not mandated to provide you with a Business Bank Account and Eligible Business Savings Account (unless law requires us to). Each Business Bank Account and Eligible Business Savings Account will be open subject to that account's particular eligibility criteria (which should not be confused with the eligibility criteria set out in this Offer) and upon sufficient completion of checks. We reserve the right to decline your application for a Business Bank Account and / or an Eligible Business Savings Account.

- 14 Where we decline your application for a Business Bank Account and / or an Eligible Business Savings Account, we will not make any payment to you under this Offer.
- 15 We have the right to withdraw, vary or amend these Terms or the Offer Period at any time. Any such withdrawal, amendment 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 will update our website with any varied or amended Terms and the date for the Offer Period. If any or part of these Terms are held to be invalid or unenforceable, the rest of the Terms will continue to apply.
- 16 We reserve the right to withhold any payment (or to reverse any payment already made) under this Offer where we have reasonable grounds for suspecting Eligible Customers have sought to materially abuse or profiteer from this or any previous offer or otherwise attempt to exploit the Offer contrary to its intended purpose.
- 17 Notwithstanding any other provision of these Terms, we may, at our discretion, award an incentive under this Offer to a customer who does not strictly meet the eligibility criteria. This will only be done in exceptional circumstances, where we consider it appropriate having regard to the customer's individual circumstances, which may include (for example) limitations in access to online or mobile banking services or other factors affecting the customer's ability to meet the criteria. Any such decision will be made on a case-by-case basis, will not set a precedent, and will not create any expectation for other customers or future applications. All other eligibility criteria and requirements shall continue to apply in all other cases.
- 18 Eligible Customers are responsible for considering any tax implications arising from any and all payments under this Offer.
- 19 All payments under any Section of these Terms are paid in pounds (£) sterling in cash. There is no alternative or swaps in relation to any of the payments made by us.
- 20 We are The Co-operative Bank p.l.c. (authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937)). 'The Co-operative Bank' is a trading name of and will refer to The Co-operative Bank p.l.c. within these Terms.