The co-operative bank

The Co-operative Bank plc Charity and Community Bank Account Promotional Terms and Conditions – July 2026

These terms and conditions (the Terms) govern The Co-operative Bank plc (we, us) Charity and Community Bank Account 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: £100 Charity and Community Bank Account Incentive
Section B: £200 Switcher Bonus Incentive
Section C: Other Important Information

Section A: £100 Charity and Community Bank Account Incentive

1. We will pay the sum of £100 to an Eligible Customer who meets the eligibility criteria in this Section A (the £100 Charity and Community Bank Account Incentive).

2. In Section A of these Terms an 'Eligible Customer' means a customer who(se):

2.1 Submits an application at the same time for **both** a Charity and Community Bank Account **and** an Eligible Business Savings Account (which shall mean a Business Instant Access, 95 Day Notice Account, or 35 Day Notice Account and no other account) during the Offer Period.

2.2 Applications for **both** a Charity and Community Bank Account **and** an Eligible Business Savings Account are accepted by us and consequently two new accounts are opened.

2.3 Within 30 days of the Charity and Community Bank Account opening date has deposited a minimum of £1000 (in total through one or more deposits) into the Charity and Community Bank Account and then maintains that minimum balance of £1000 at all times in the account for a period of 90 consecutive days following the £1000 minimum balance being reached.

2.4 Makes at least one credit into their Charity and Community 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 Charity and Community Bank Account opening date falls.

Example scenario: An Eligible Customer under Section A opens their Charity and Community Bank Account on 22 July 2026. A minimum of three credits in total is required (including the minimum £1000 deposit) into the Charity and Community Bank Account:

- A minimum of £1000 must be deposited in total on or before 22 August 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 minimum balance is reached.
- At least one additional credit must be made between 1 September and 30 September 2026 (being the second full calendar month after account opening)
- At least one additional credit must be made between 1 October and 31 October 2026 (being the third full calendar month after account opening)

2.5 Within 90 days of the Charity and Community Bank Account opening date registers for our online and/or mobile banking service.

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

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

2.8 Holds the Charity and Community Bank Account and the Eligible Business Savings Account at the time the £100 Charity and Community Bank Account Incentive is paid. We will not pay the £100 Charity and Community Bank Account Incentive into any other account. If an Eligible Customer meets all other eligibility criteria in section A but thereafter closes their Charity and Community Bank Account and/or the Eligible Business Savings Account, we will not pay the £100 Charity and Community Bank Account Incentive to them.

3. We will credit the £100 Charity and Community Bank Account Incentive to the Charity and Community Bank Account of an Eligible Customer under Section A within 30 days of them meeting the eligibility criteria in Section A of these Terms. The payment will be labelled as ‘Credit’ in account transactions or statements.

4. An Eligible Customer is entitled to only one £100 Charity and Community Bank Account Incentive payment, even if they open more than one Charity and Community Bank Account and/or more than one Eligible Business Savings Account.

5. The maximum amount we will pay into a Charity and Community Bank Account under Section A of this Offer is £100.

6. The £100 Charity and Community Bank Account Incentive cannot be used in conjunction with any other offer with The Co-operative Bank, except for the £200 Savings Account Incentive (see Section B) of this particular Offer.

7. The £100 Charity and Community Bank Account Incentive is only available for applications to open a Charity and Community Bank Account and Eligible Business Savings Account received on or after 24 July 2026 until the date we notify or publicise as that date upon which this Offer will expire (the Offer Period).

8. You will not be eligible for or qualify for this Offer after the expiry of the Offer Period unless your applications to open a Charity and Community Bank Account and an Eligible Business Savings Account are received prior to the expiry of the Offer Period.

Section B: £200 Switcher Bonus Incentive

9. An Eligible Customer may also qualify for a further sum of £200 (the £200 Switcher Bonus Incentive) if they meet the eligibility criteria in Section B. In Section B of these Terms an 'Eligible Customer' means a customer who:

   9.1 Has successfully qualified (or will have successfully qualified) for the £100 Charity and Community Bank Account Incentive as detailed in Section A above.

   9.2 Requests to switch a business or organisation account, which must be registered to a charity, co-operative, credit union or a community-interest company held with another provider, into the Charity and Community Bank Account with us within 90 days of the Charity and Community Bank Account opening date. The switch request must be submitted either as part of an application for a new Charity and Community Bank Account or after the Charity and Community Bank Account has been opened, provided that we receive the switch request within the 90 day period.

   9.3 Completes a full switch into the Charity and Community Bank Account within 90 days of the Charity and Community Bank Account opening date using the Current Account Switch Service (which will include the closure of the business or organisation account with the other provider, and transfer of all payment instructions to the Charity and Community Bank Account on the day that the switch completes). The switch must be completed within the 90 day period.

   9.4 Holds the Charity and Community Bank Account and the Eligible Business Savings Account at the time the £200 Switcher Bonus Incentive is paid. We will not pay the £200 Switcher Bonus Incentive into any other account. If an Eligible Customer meets all other eligibility criteria in Section B but thereafter closes their Charity and Community Bank Account and/or Eligible Business Savings Account, we will not pay the £200 Switcher Bonus Incentive to them.

10. We will credit £200 to the Charity and Community Bank Account of an Eligible Customer under Section B within 30 days of them meeting the eligibility criteria in Section B of these Terms. The payment will be labelled as 'Credit' in account transactions and statements.

11. An Eligible Customer is entitled to only one £200 Switcher Bonus Incentive payment, even if they switch more than one account to us using the Current Account Switch Service and meet the eligibility criteria under Section B with respect to the additional account(s).

12. The maximum amount we will pay into the Charity and Community Bank Account under Section B of this Offer is £200.

13. The £200 Switcher Bonus Incentive cannot be used in conjunction with any other switching offer with The Co-operative Bank, except for the £100 Charity and Community Bank Account Incentive (see Section A) of this particular Offer.

Section C: Other Important Information

14. When we refer to the Offer in these Terms, we are referring to the £100 Charity and Community Bank Account Incentive and/or the £200 Switcher Bonus Incentive.

15. 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 Charity and Community Bank Account for the purpose of benefitting from this Offer.

16. You can only benefit from this Offer with respect to one Charity and Community Bank Account

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

17. Section B of this Offer is only available for applications to switch a business or organisation account to us. You cannot benefit under this Offer if the account you are switching from and closing is identified as a personal account or an account which is not a business or organisation account registered to a charity, co-operative, credit union or a community-interest company.

18. These Terms apply in addition to and should be read together with the account terms and conditions that apply to your Charity and Community Bank Account and Eligible Business Savings Account, our switching terms and requirements set out in our Guide to switching your Current Account and The Co-operative Bank's Privacy Notice. These documents can be found on our website https://www.co-operativebank.co.uk/business/products/bank-accounts/charity-and-community-account/ and https://www.co-operativebank.co.uk/business/products/savings-accounts/ or you can contact us for a copy.

19. We are not mandated to provide you with a Charity and Community Bank Account and Eligible Business Savings Account (unless law requires us to). Each Charity and Community 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(s) set out in this Offer) and upon sufficient completion of checks. We reserve the right to decline your application for a Charity and Community Bank Account and / or an Eligible Business Savings Account.

20. Where we decline your application for a Charity and Community Bank Account and/or an Eligible Business Savings Account, we will not make any payment to you under this Offer.

21. 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.

22. 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.

23. 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 and/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.

24. Eligible Customers are responsible for considering any tax implications arising from any and all payments under this Offer.

25. All payments paid by us made 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.

26. 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.