Co-operative Bank Win Back Your Bills Prize Draw
(the 'Promotion')
Terms and Conditions

1. The Promoter

1.1 The Promoter of this Promotion is:

(a) The Co-operative Bank plc (trading as both "Co-operative Bank" and "smile") registered in England and Wales No. 990937, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885) and whose correspondence address is 1 Balloon Street, Manchester M4 4BE (referred to as "**we**", "**us**", "**our**", the "**Bank**" or the "**Promoter**").

2. About the Promotion

2.1 These terms and conditions ("**Terms**") govern the Promotion.

2.2 Unless you opt out (see clause 10 below), participants agree to be bound by these Terms and Conditions and any instructions or requirements communicated by the Promoter in connection with the Promotion.

2.3 We reserve the right to amend these Terms where reasonably necessary and will make any material changes available on our website.

3. Promotional Period

3.1 The Promotion will run from 1 October 2026 until 31 March 2027 inclusive (the "**Promotional Period**").

3.2 The Bank reserves the right to amend, extend, suspend or withdraw the Promotion where reasonably necessary.

4. The Prize Draws

4.1 During the Promotional Period, an Eligible Customer may be entered into monthly prize draws.

4.2 Monthly prize draws will be conducted during the first full week of each month beginning in November 2026 and ending in April 2027 (each known as a "**Prize Draw**"). To clarify and by way of an example, the eligible household bills paid between 1 October 2026 until 31 October 2026 shall be entered into a Prize Draw taken place in the first full week of November 2026.

4.3 Each monthly Prize Draw will assess customer eligibility based on qualifying activity during the preceding calendar month.

5. Prizes

5.1 Unless otherwise stated, each monthly Prize Draw will include:

(a) Up to ten (10) winners to be selected (the "**Winners**" and each known as a "**Winner**"); and

(b) each winner will receive reimbursement of eligible household bill Direct Debit payments made from their eligible account during the relevant qualifying month, up to a maximum value of £5,000 (the "**Prize**").

5.2 The maximum value payable to any winner in any monthly draw is £5,000.

5.3 The prize is non-transferable, non-refundable and no cash alternative is available.

6. Eligibility

6.1 The Promotion is open to individuals who, on the date of the relevant monthly Prize Draw:

(a) Are resident in the United Kingdom;

(b) are aged 18 years or over on the 1st of the preceding calendar month for each Prize Draw;

(c) hold an Eligible Current Account with the Bank;

(d) have at least one qualifying Direct Debit active on that account;

(e) have not opted out of the Promotion (in accordance with clause 10 below); and

(f) continue to hold the account at the point the prize is awarded.

6.2 Eligible Current Accounts are:

(a) Cashminder,

(b) Current Account,

(c) Current Account Plus,

(d) Privilege,

(e) Privilege Premier,

(f) Everyday Extra,

(g) Student,

(h) Smile, or

(i) Smilemore.

7. Qualifying Direct Debits

7.1 Qualifying Direct Debits are Direct Debit instructions established on the eligible account for payment of:

(a) mortgage payments;

(b) rent payments;

(c) gas charges;

(d) electricity charges;

(e) council tax payments;

(f) water charges; or

(g) wastewater charges.

7.2 To qualify:

(a) the Direct Debit must be active during the relevant qualifying month;

(b) the Direct Debit must not have been cancelled prior to the relevant monthly Prize Draw;

(c) all payments must have been successfully collected for reimbursement under the Direct Debit during the qualifying month; and

(d) the account through which the Direct Debit is paid must remain open at the time of prize fulfilment.

7.3 For the avoidance of doubt, if there are multiple payments within the categories set out in 7.1 above, only the larger of the same payment will be reimbursed. For example, if there is a residential mortgage Direct Debit for £1,000.00 and a Buy-to-Let mortgage Direct Debit of £1,500.00, then only the Buy-to-Let mortgage Direct Debit payment will be reimbursed.

7.4 Any household bill payments which are not exact matches for those listed at paragraph 7.1 will not qualify for the monthly draw. The Bank reserves the right to determine whether a Direct Debit qualifies for the Promotion. The Banks decision will be final.

8. Exclusions

8.1 The Promotion is not open to:

(a) employees or contractors of the Coventry Building Society or the Bank;

(b) anyone directly involved in the administration or operation of the Promotion;

(c) employees of any third parties directly connected with the Promotion; or

(d) any person who has acted fraudulently or dishonestly in relation to the Promotion.

9. Automatic Entry

9.1 Unless you opt out (see clause 10 below), customers who meet the eligibility requirements set out above will automatically be entered into the relevant monthly prize draw.

9.2 No application or registration is required.

9.3 Only one entry per eligible customer may be included in each monthly draw.

9.4 Where a customer holds more than one eligible account, the Bank reserves the right to limit that customer to one prize per monthly draw.

10. Opting Out

10.1 Customers may opt out of participation in the Promotion at any time by notifying us via an email to *optoutofprizedraws@co-operativebank.co.uk*.

10.2 Opt-out requests received by 11:59pm on the final calendar day of a qualifying month will take effect for the next Prize Draw. Requests received after that time may not take effect until the subsequent Prize Draw.

10.3 Customers who opt out will remain opted out for future monthly draws unless they notify us otherwise.

10.4 For joint accounts, an opt-out or opt-in instruction may be given by either account holder. Where conflicting instructions are received, the Bank will act on the most recent instruction received in relation to that account.

11. Draw Process

11.1 Winners will be drawn at random using a secure process under appropriate oversight.

11.2 The Bank may also select reserve winners.

11.3 The Promoter's decision regarding:

(a) eligibility;

(b) prize allocation;

(c) winner selection;

(d) interpretation of these Terms; and

(e) all other matters relating to the Promotion

shall be final.

11.4 No correspondence will be entered into regarding the outcome of any draw.

12. Winner Notification

12.1 Winners will be contacted within two (2) calendar months using the contact details we hold for them, which may include:

(a) email;

(b) telephone;

(c) SMS;

(d) mobile banking message; or

(e) post.

12.2 A Winner must confirm acceptance of the Prize and provide any information reasonably requested by the Bank within three hundred and sixty five days (365) days of the initial contact.

12.3 The Bank reserves the right to request documentary evidence of any qualifying household bill payment and may withhold payment of a Prize until such evidence has been provided and verified.

12.4 The Bank may verify eligibility at any time before awarding a Prize and reserves the right to withhold or recover a Prize where a participant is subsequently found not to have met these Terms.

12.5 Where a winner:

(a) Cannot be contacted;

(b) fails to respond within the specified period;

(c) declines the Prize;

(d) does not provide documentary evidence of payments where requested by the Promoter in full; and/or

(e) is subsequently found to be ineligible,

the Promoter reserves the right to award the prize to an alternative winner or conduct a redraw.

12.6 The Promoter's decision relating to any aspect of the Promotion, including eligibility, entry validity, prize awards, interpretation of these Terms, and who is a Winner is final and binding; therefore, no correspondence or discussion will be entered into.

13. Prize Fulfilment

13.1 Following verification, the reimbursement of the Prize will be paid directly into the winner's eligible Co-operative Bank current account.

13.2 Payment of the Prize will normally be paid within thirty (30) calendar days of winner verification and acceptance.

13.3 The amount reimbursed will be equal to the value of the winner's qualifying household bill Direct Debit payments for the relevant qualifying month, subject to the £5,000 maximum prize value.

13.4 Where a customer has two qualifying mortgage Direct Debits, only one mortgage payment will be reimbursed and the Bank will reimburse the higher value payment.

13.5 Where the eligible account is held jointly, any Prize will be paid into the relevant joint account and shall be deemed awarded to all account holders jointly.

13.6 Winners are responsible for any personal tax liability arising from acceptance of a prize.

14. Limitation of liability

14.1 Nothing in these Terms excludes liability for:

(a) death or personal injury caused by negligence;

(b) fraud; or

(c) any liability which cannot lawfully be excluded.

14.2 Subject to clause 13.1, the Promoter shall not be liable for:

(a) technical failures;

(b) lost, delayed or incomplete entries;

(c) interruptions to the Promotion;

(d) acts or omissions of third-party suppliers; or

(e) circumstances outside their reasonable control.

15. Data protection and publicity

15.1 The Promoter will only process the personal information provided in the online Promotion entry form for the purposes of:

(a) administering the Promotion in accordance with these terms and conditions,

(b) Verifying eligibility requirements;

(c) contacting and the notification of Winners

(d) payment of and/or arranging fulfilment of Prizes; and/or

(e) complying with legal and regulatory obligations (such as audit purposes).

15.2 Personal information may be shared with service providers, advisers and suppliers engaged where necessary for administering the Promotion.

15.3 Winners may be contacted by the Promoter to confirm their prize where they may be asked to provide the relevant invoice or bill. With the Winner's permission, the Promoter may use the verbatim quotes on various channels such as the Promoter's website, emails and social media channels.

15.4 The Promoter reserves the right to share limited information about Winners on various channels such as the Promoter's website, emails and social media channels.

15.5 The Promoter will engage third parties to assist with the administration of the Promotion and the operation of the Promotion website. Those third parties act as agents and data processors of the Promoter and will not use any personal information provided for any purposes other than that directed by the Promoter under these terms and conditions.

15.6 Personal data will be processed in accordance with the Promoter privacy notices are set out in the *Co-operative Bank plc Privacy Notice.*

15.7 The Promoter must publish or make available information that indicates that a valid award took place. By entering the Promotion, you acknowledge that in the event that you are a Winner, your surname and county of residence may be disclosed to persons enquiring, where permitted by law. Any entrant may object to their information being made available in this way or may request that the amount of information made available be reduced, by contacting the Promoter. In these circumstances, the entrant acknowledges that the Promoter may nevertheless disclose the relevant information, and the entrant's entry, to the Advertising Standards Authority (and/or any other competent authority) if required to do so. By way of example, this may happen where the Promoter is required to demonstrate that it has awarded any advertised prizes. To request disclosure of winner details, enquirers must submit a request to the Promoter within one (1) month following the end of the Promotion Period. Details will only be disclosed (if permitted by law) after all prizes have been awarded.

16. General

16.1 The Promoter, in it's sole discretion, reserve the right to:

(a) Amend, suspend, cancel or withdraw the Promotion where reasonably necessary;

(b) Substitute any Prize with an alternative prize of equal or greater value;

(c) Disqualify or exclude any participant where there is reason to believe that:

(i) These Terms have been breached;

(ii) Fraudulent activity has occurred;

(iii) Transactions have been made primarily for the purpose of entering the Promotion;

(iv) The participant has attempted to manipulate or interfere with the Promotion; and/or

(d) Refuse or disqualify entries that do not comply with these Terms or which are fraudulent, abusive or otherwise undermine the operation of the Promotion.

16.2 Any material changes to this Promotion will be communicated via the Promotion website.

16.3 The Promoter shall not be responsible for any delay or failure in performing obligations under the Promotion where such delay or failure results from circumstances outside their reasonable control, including technical failures, acts or omissions of third parties, network outages or regulatory requirements.

16.4 If any provision of these Terms is found to be invalid, illegal or unenforceable, the remaining provisions shall continue in full force and effect.

16.5 Failure to enforce any provision shall not constitute a waiver.

16.6 These terms and conditions are governed by the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction over any dispute arising from the Promotion.