

## Transfer from sole to joint

This form cannot be used to add another person to the following accounts: standard Current Account, Current Account Plus, Privilege, Privilege Premier, smile or smilemore.

### Before You Start – Important Information

Before completing this form, please ensure you have reviewed the relevant policy documents and supporting information presented on the webpage.

- [Worldwide Travel Insurance Policy Document \(PDF\)](#)
- [UK & European Breakdown Cover Policy Document \(PDF\)](#)
- [Mobile Phone Insurance Policy Document \(PDF\)](#)
- [Insurance Product Information Document \(Mobile phone, Travel & Breakdown\) \(PDF\)](#)
- [Everyday Extra at a glance \(PDF\)](#)
- [Current Account Charges \(PDF\)](#)
- [Financial Account Terms and Conditions \(PDF\)](#)
- [How we use your personal information \(PDF\)](#)
- [Overdraft Pre-contract Information \(PDF\) if applicable](#)
- [Financial Services Compensation Scheme Information Sheet and Exclusion List \(PDF\)](#)



Please scan this QR code to access insurance policy information documents for full details of cover and eligibility criteria before confirming your eligibility.

By proceeding with this application, you confirm that you have accessed, read and understood the relevant policy documents and cover summaries provided via the QR code above. You should retain access to these documents throughout completion of this form, as you will need to refer to them when confirming your eligibility for certain benefits.

Alternatively you may view these documents at [co-operativebank.co.uk](http://co-operativebank.co.uk), selecting the packaged bank account option on the drop down menu, and scrolling to the section labelled 'Important documents'.

### How to Complete This Form

Please ensure that all information provided is accurate and complete. Failure to meet eligibility requirements may result in your application being declined or certain benefits not being available.

If your application is declined after completing any insurance-related steps (such as medical screening), you may need to contact AXA directly to arrange any applicable premium refund. If you are unsure about any part of this form, please refer to the supporting documents or contact us before submitting your application.

Each section contains important information about eligibility, exclusions, and conditions.

Please read the information on our website about joint accounts to help you decide if it is a suitable option for you. There are other ways to access someone else's account which do not require a joint account.

**How we use your information:** Please read the section titled "How we use your personal information" within the Terms and Conditions and Privacy Notice carefully, as these explain how we collect, use, share and protect your personal information. The Data Controller is The Co-operative Bank p.l.c.

By signing this form, you confirm that you have read and understood this information.

**Credit reference and fraud prevention agencies:** We may make searches about you at credit reference agencies who will supply us with credit information as well as information from the Electoral Register. The agencies will record details of any search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and anyone with whom you are linked financially may be used by us and other companies or organisations, if credit decisions are made about you or anyone with whom you are linked financially or other members of your household. This information may also be used for debt tracing and the prevention of money laundering, as well as the management of your account(s). In addition, we may ask you to provide physical forms of identification and/or we may phone you to confirm your identity.

To prevent or detect fraud or to assist in verifying your identity, we may make searches of The Co-operative Bank records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Fraud Department, The Co-operative Bank p.l.c., PO Box 4931, Interface Business Park, Swindon, SN4 4PL.

By stating a financial link with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by credit reference agencies may already be linked to records relating to anyone with whom you have a financial relationship, such as a joint account.

For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any linked records.

## Step 1 – Account Eligibility

### Eligibility Criteria

You (as the new party wanting to be added onto the existing account) must:

- ✓ Be aged between 18 and 79 years old.
- ✓ Meet UK residency criteria for the insurance benefits (which excludes the Channel Islands and the Isle of Man).
- ✓ Have a valid UK mobile phone number.
- ✓ Not already hold an Everyday Extra account, Privilege Premier, Privilege, smilemore, or Credit Card Plus account(s).
- ✓ Not have an account that is pending an upgrade to an Everyday Extra account.
- ✓ Not have a bank account with another provider which includes similar benefits (like travel insurance, motor breakdown cover and mobile phone insurance).

### Making sure this account meets your needs

We want you to get the most out of Everyday Extra. That's why we'll only add new parties who need it onto the existing account. Your answers won't change the cost of this account, or customise it in any way. They just make sure it'll be of use to you.

\*I confirm the above statements are true and I wish to proceed with the application.

If you are unable to confirm the above, this will mean you are not eligible to claim and you should not proceed with the application.

\*I do not have a bank account with another provider, which includes similar benefits (like travel insurance, motor breakdown cover and mobile phone insurance).

\*I do not have equivalent stand-alone travel insurance, motor breakdown cover or mobile phone insurance. Where I do have existing cover, I confirm that I have reviewed any current policies and am happy to proceed.

If you have insurance elsewhere, you must ensure that you are not paying for more cover than you need. You may only be able to make a claim on one policy of each type at any one time.

\*I do not have an existing Everyday Extra, Privilege Premier, Privilege, smilemore or Credit Card Plus account(s) with The Co-operative Bank.

Tick to confirm eligibility

\*I take holidays abroad and require travel insurance cover for myself, and if relevant my spouse/partner and any dependant children.

\*I travel in a vehicle and would benefit from breakdown cover which provides help at the roadside, at home and in Europe.

\*I own (and can provide proof of purchase for) a mobile phone worth less than £1,500 and would like to protect it against loss, theft, accidental damage, electrical or mechanical breakdown and unauthorised network charges.

\*I confirm that all parties are present to complete the Transfer from Sole to Joint - Everyday Extra form.

ⓘ Approval is subject to status, a credit check and assessment of your personal circumstances.

ⓘ Please ensure you complete the statements mark with an asterisk \*\*

- ✓ Not have equivalent standalone travel insurance or, if you have cover in place, you have reviewed the policies and are happy to proceed.
- ✓ Not have had any County Court Judgements (CCJs) or defaulted on any credit agreement in the last 2 years.
- ✓ Not have an unarranged overdraft on any existing bank current account.
- ✓ Not have been declared bankrupt in the last 6 years.
- ✓ Not be in arrears nor have missed more than 2 payments on any credit agreement in the last 6 months.
- ⓘ Both you and the primary account holder(s) will be able to withdraw money and make transactions, and will be jointly responsible to pay back any overdraft lending.

## Step 2 – Worldwide Travel Insurance

### Provided by AXA Travel Insurance

This benefit is designed for customers who require worldwide family travel cover for individuals, who are up to and including 79 years of age.

We'll ask about you and your family's travel cover eligibility in a moment.

#### Key benefits:

- ✓ Covers trips taken worldwide of up to 45 continuous days which must begin and end in the United Kingdom.
- ✓ Covers some trips within the UK which include at least 2 nights pre-booked accommodation (excluding personal liability) – some benefits are not available for trips solely within the United Kingdom.
- ✓ Covers winter sports activities but these are limited to 21 days in total in any 12-month period (see the significant exclusions).

#### For joint account holders:

- The insured persons are the first and second named account holders and their dependent children.
- The first and second named account holder and their dependent children are covered when travelling independently of each other, but children under 18 who are travelling alone must be dropped off and picked up at their international departure/arrival point by a responsible adult aged 18 or over.
- No excesses are payable on claims.

#### Significant exclusions:

- ① **Cover is only provided for:**
  - Insured persons up to and including 79 years of age (or 64 years of age for winter sports activities).
  - Dependent children up to and including 22 years of age, who are either living at an account holders (or other parents) home address and have no other residence, or are in full time education living in either their account holder's or other parent's address, or a fixed term-time address.
- ① **This insurance will not cover:**
  - Business trips.
  - Travelling against the advice of a medical practitioner.
  - Claims arising directly or indirectly from any pre-existing medical condition(s) of anyone travelling under this policy, unless they have been declared to the Medical Assessment Helpline and accepted in writing by the insurer.
  - Any personal liability claim arising in connection with a trip solely in the United Kingdom.
- ① All insured persons need to be registered with a General Practitioner (GP) in the UK.
- ① To find out more about limitations for claims arising from any pre-existing medical conditions known to you affecting any close relative, close business associate, travelling companion or person you are staying on the trip with, please refer to the 'Important Limitations' under 'Section C - Cancellation or Curtailment Charges' in the policy document.
- ① Exclusions and limitations apply to all policies. Please read each insurance policy to fully understand the level of cover provided.
- ① For joint account holders who are not spouses or partners, cover is not provided for the spouse or partner of either account holder. There are a number of additional exclusions and limitations.

Please refer to the relevant policy document provided on page 1 (via QR code) for full details of cover, exclusions and eligibility before confirming your eligibility. Alternatively, you may view these documents at [co-operativebank.co.uk](http://co-operativebank.co.uk) by selecting the packaged bank account option from the drop down menu and scrolling to the 'Important documents' section. By proceeding, you confirm that you have reviewed and understood this information.

#### Will your family be covered by Everyday Extra?

- ✓ Your family can benefit from AXA Travel Insurance. These questions check if they will.
- ✓ Your answers will not alter the cost of this account or customise it in any way.

#### If you have children, they'll also be eligible if they are both:

- ✓ Aged 22 or under.
- ✓ Living solely with you or another parent, or in full time education and have a fixed term-time address.

Do these criteria describe your child or children? If you don't have children, please answer 'no'.

- Yes  
 No

Insured persons over 64 years old will not be covered for winter sports.

#### Are you 64 years old or under?

- Yes  
 No

I confirm that I and the insured persons are eligible to claim on the Worldwide Travel Insurance, that the insured persons and any dependent children meet the age criteria noted above, that I agree to the significant exclusions, and that the benefits are needed.

#### Medical Health Declaration

Failure to declare pre-existing medical conditions that are relevant to this insurance to the AXA Travel Insurance Medical Assessment Helpline may invalidate a claim. AXA Travel Insurance will advise if they can cover any pre-existing medical condition(s), if certain restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject to the payment of an additional premium, cover will commence when AXA Travel Insurance have received full payment and provided written confirmation. Once cover is accepted, your documentation (provided by AXA) will outline whether an expiry date for your Medical Health Declaration applies to you. Where this does apply, all pre-existing medical conditions must be re-declared upon expiry. A reminder will be sent to the address shown on your insurance documentation, the month prior to expiry. Please note that, for all insured persons, any change in health or prescribed medication must be notified immediately by contacting +44 (0) 3442 499 981 and selecting the medical assessment option.

#### During the last two years, has anyone travelling under this policy had any medical or psychological condition which either:

- Has resulted in symptoms
- Required any form of treatment or prescribed medication
- Required any medical consultation, investigation or follow-up/check-up?

Yes  No

#### Has anyone travelling under this policy ever had any cardiovascular or circulatory condition, such as:

- A heart attack, angina, chest pain(s), or any other heart condition
- High blood pressure, blood clots, raised cholesterol, aneurysm, or any circulatory disease
- Any form of stroke, transient ischaemic attack, or brain haemorrhage?

Yes  No

If you've answered No to both questions, there's no further action, please move to Step 3 - UK & European Breakdown Cover

#### If you've answered Yes - Please register each person's medical conditions

- Each person who is travelling and covered under this policy, and who has medical conditions to declare, will need to register them with AXA.
- To register your medical conditions you can either use the AXA online medical assessment form at [axamedicalassessment.co.uk](http://axamedicalassessment.co.uk).
- Or, call the AXA Travel Insurance Medical Assessment Helpline on +44(0) 3457 212 212 and select option 2 (Travel Insurance), then option 5 (Medical Assessment).
- Opening hours are: Monday to Friday 8am to 8pm.

#### Following your medical declaration, there may be a number of outcomes:

- The insurer may offer you cover with no exclusion or additional premium required to cover your pre-existing medical condition
- The insurer may decline cover for your pre-existing medical condition/s.
- The insurer may offer you cover, with an exclusion for your pre-existing medical condition/s that cannot be removed.
- The insurer may ask you to pay an additional premium to cover your pre-existing medical condition/s.
- For more information please visit our website at [co-operativebank.co.uk](http://co-operativebank.co.uk) and search for 'applying for an Everyday Extra'. Choose the first option under Help and support: What are my next steps in applying for an Everyday Extra, if I have been told I need to declare a pre-existing medical condition?

Anyone travelling under the policy needs to declare any further surgery or post-operational follow-ups to AXA Travel Insurance using either the Medical Assessment Helpline or the AXA Online Medical Assessment Form.

#### Have you done this?

Yes  No

## Step 3 – UK & European Breakdown Cover

### Provided by RAC

This benefit is designed for customers who require breakdown assistance at the roadside, at home, and in Europe. The account holders are covered for any vehicle they are travelling in.

#### Key benefits:

- ✓ Roadside assistance for the account holder(s) in any vehicle that they are travelling in.
- ✓ Recovery for up to eight people and the vehicle to any destination within the UK.
- ✓ At home breakdown assistance.
- ✓ Onward travel, or alternative accommodation, if your vehicle cannot be repaired at the scene of the breakdown.
- ✓ European Breakdown Assistance.

#### Significant exclusions:

- ① This covers the account holders travelling in a car, motorcycle (121cc or over), motor caravan, minibus, or light van providing it conforms to:
  - Maximum overall dimensions (including any load carried) of: length 5.5m, height 3.0m, width 2.3m – if the vehicle that has broken down is towing a caravan or trailer, then the caravan or trailer will also be recovered as long as they do not exceed 7.6m in length.
  - Maximum weight of 3.5 tonnes.
- ① Account holders who request a replacement car under the Onward Travel entitlement must be aged 21 years and over.

- ① There is a limit of five UK call outs and two European call outs per account per year before an additional charge is incurred. For more information refer to the Terms and Conditions section of the Motor Breakdown Cover Policy Document.

- ① There is an overall limit of £2,500 per claim applied to claims relating to the European Breakdown level of cover.

Breakdowns due to road traffic accidents, vandalism, fire or theft are excluded.

#### The following are excluded:

- Replacement tyres or windows.
- Missing or broken keys (we will try to arrange the services of a locksmith but charges, like callout fees and labour, will not be covered).
- Cost of ferry crossings, road tolls and congestion charges.
- Contaminated fuel problems (we will arrange for the vehicle to be taken to a local garage for assistance, but you will be charged for the work carried out).
- Labour at any garage where the vehicle is taken.

There are a number of additional exclusions and limitations that apply. Please refer to the relevant policy document provided on page 1 (via QR code) for full details of cover and eligibility criteria before confirming your eligibility. Alternatively, you may view these documents at [co-operativebank.co.uk](http://co-operativebank.co.uk) by selecting the packaged account option from the drop down menu and scrolling to the 'Important documents' section. By proceeding, you confirm that you have reviewed and understood this information.

I confirm that I am eligible to claim on UK & European Breakdown Cover, I agree to the significant exclusions, and I need the benefits.

## Step 4 – Mobile Phone Insurance

### Provided by LSG

This benefit is designed for customers who wish to ensure their mobile phone is covered against loss, theft, accidental damage, water and liquid damage, electrical, mechanical breakdown and unauthorised calls.

#### Key benefits:

- ✓ Covers loss, theft, accidental damage, water and liquid damage, and electrical, mechanical breakdown up to £1,500 of the handset and SIM of the account holders only.
- ✓ Covers unauthorised network charges for 24 hours from the point you discover your mobile phone is lost or stolen, up to a maximum of £2,000 for monthly contracts and £200 for pay as you go (following a successful claim for the loss or theft of your phone).
- ✓ Covers mobile phone accessories which are stolen or damaged (up to a maximum of £350) in the same incident as your phone.

#### Significant exclusions:

- ① A £75 excess is payable for every accepted claim and must be paid before your claim will be settled.

- ① You are not covered if you have knowingly put your phone at risk, or you have not taken care of it.
- ① One mobile phone is covered for each account holder, to a maximum value of £1,500 including VAT, per phone.
- ① Mobile phone covered must be the property and responsibility of the account holder. Please note - proof of ownership may need to be provided in the event of a claim.
- ① Each account holder can make a maximum of two successful claims during any 12-month period.

**There are a number of additional exclusions and limitations that apply. Please refer to the relevant policy document provided on page 1 (via QR code) for full details of cover and eligibility criteria before confirming your eligibility. Alternatively, you may view these documents at [co-operativebank.co.uk](http://co-operativebank.co.uk) by selecting the packaged account option from the menu and scrolling to the 'Important documents' section. By proceeding, you confirm that you have reviewed and understood this information."**

- I confirm that I am eligible to claim on Mobile Phone Insurance, I understand the significant exclusions, and I need the benefits.

- I confirm that I am eligible to claim on the worldwide insurance, UK and European breakdown cover, and mobile phone insurance. I have read the significant exclusions, and I confirm that the benefits are needed.
- I confirm that I have read and accepted all of the important documents presented on the webpage associated with this form and the QR code containing the relevant insurance information. Alternatively please visit our website [co-operativebank.co.uk](http://co-operativebank.co.uk), selecting the packaged account option on the drop down menu, and scrolling to the section labelled 'Important documents'.

## Step 5 – Personal Details and Declarations

### Existing Account Holders Information

Title \_\_\_\_\_ First name \_\_\_\_\_ Full middle name \_\_\_\_\_ Surname \_\_\_\_\_

Please present your full name as it is on your Identification Documents.

Address \_\_\_\_\_

I request and authorise you to add the name of: \_\_\_\_\_

to my/our account(s) Sort code \_\_\_\_\_ Account number \_\_\_\_\_

Reason for adding the joint account holder: \_\_\_\_\_

### Existing Account Holders Tax Status

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship status. Therefore, please complete the relevant questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities. If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

Are you resident for tax purposes in the UK?  Yes  No (Yes includes retired people, children and anyone who would be liable to pay tax in the UK if they had enough income.) Income can include any interest earned on savings or an investment held in your name.

Are you a United States citizen?  Yes  No If yes, please provide a Tax Identification No. \_\_\_\_\_

If you are unable to provide your Tax Identification Number please explain why not:

Are you resident for tax purposes outside the UK?  Yes  No If yes, please provide details of your tax residencies below:

Countries where Tax Resident	Tax Identification, National Insurance or Social Security Number

If you hold further tax residencies please provide this information on a separate sheet and attach to this form.

### Details of New Joint Account Holder

Title \_\_\_\_\_ First name \_\_\_\_\_ Full middle name \_\_\_\_\_ Surname \_\_\_\_\_

Please present your full name as it is on your Identification Documents.

Any other names you have been known as during the last six years \_\_\_\_\_

Date of birth \_\_\_\_\_ Nationality/ies \_\_\_\_\_

Full address including postcode \_\_\_\_\_

\_\_\_\_\_ Years at this address \_\_\_\_\_

If at this address less than three years, previous address \_\_\_\_\_

Home phone number \_\_\_\_\_ Mobile phone number \_\_\_\_\_

Work phone number \_\_\_\_\_ Email address \_\_\_\_\_

Occupation and employer's name and address (state length of time with employer) \_\_\_\_\_

Gross annual income \_\_\_\_\_

(If you have another) Co-operative Bank/smile account Sort code \_\_\_\_\_ Account number \_\_\_\_\_

If you do not already have a Co-operative Bank or smile account, we will need to verify your identity. Please look out for an email with a link to Onfido, to complete this check. If you are unable to use this service, please access our website at [co-operativebank.co.uk](http://co-operativebank.co.uk) and search for "identification requirements" for other ways to share your proof of identification with us.

## Tax Status (You must answer all three questions)

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship status. Therefore, please complete the relevant questions below and provide the information requested. Please note that we may be required to share this information about you with the relevant tax authorities. If at any time in the future you need to change the information that you have provided, you are required to advise us within 30 days of such change in circumstances. If you have any questions about how to complete this form, please contact your tax adviser.

Are you resident for tax purposes in the UK?  Yes  No

(Yes includes retired people, children and anyone who would be liable to pay tax in the UK if they had enough income.) Income can include any interest earned on savings or an investment held in your name.

Are you a United States citizen?  Yes  No

If yes, please provide a Tax Identification No.

If you are unable to provide your Tax Identification Number please explain why not:

Are you resident for tax purposes outside the UK?  Yes  No If yes, please provide details of your tax residencies below:

Countries where Tax Resident	Tax Identification, National Insurance or Social Security Number
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If you hold further tax residencies please provide this information on a separate sheet and attach to this form.

## Changing account from sole to joint

By completing this form you are agreeing to become a joint account holder. If approved, you will both be responsible, together and individually, for any overdrawn balance on the joint account. This means that each account holder is responsible for the repayment of the full overdrawn balance and not just half or a part of it. Also, we may act on instructions of either of the account holders and in most cases one party can withdraw the entire balance of the account alone. Should one of you die, the account will transfer to the surviving party (this includes any credit balance or an outstanding debt). Please refer to the Account Terms and Conditions for details on how the joint account works, including what happens when there is a dispute between the account holders. You have the right to cancel this change within 14 days of receiving confirmation that you have been added to the account. If you do so, we will remove you from the account and you will only be required to pay for services that you have already used by the time you cancel. Please be aware that if there has been any increased borrowing on the account during this period, you will be jointly and individually responsible for the repayment of such balance.

## Declaration by each applicant to The Co-operative Bank

We declare that the information we have provided on this form is true, complete and accurate. By signing this Declaration, we confirm that:

- we have read and agree to be bound by the Account Terms and Conditions, Account Charges and our Data Privacy Notice ("How we use your personal information"). We also understand that these documents are available at [co-operativebank.co.uk/currentaccounts](https://co-operativebank.co.uk/currentaccounts).
- we have received and read the Overdraft Pre-Contract Information (if applicable) and the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List provided with this application.

We have saved or printed copies of these documents for future reference.

We accept the terms of this application and authorise you to:

- add an additional account holder to this account and operate the account in joint names
- honour our signatures provided on this form for all purposes
- act on instructions given by either of us in accordance with the joint account mandate

We understand and agree that where there is an overdraft on the account we will be jointly and severally liable for any debit balance on the account.

You understand and agree that this account includes a monthly account fee and access to associated Everyday Extra products and benefits. Full details of applicable fees, eligibility, terms and product features are available on our website. Visit the [co-operativebank.co.uk](https://co-operativebank.co.uk), under the 'Bank Accounts' option select 'Packaged bank account'.

**New account holder marketing preferences and consent declaration:** At The Co-operative Bank p.l.c. (smile is a trading name of The Co-operative Bank p.l.c.) we would like to keep you up to date with details of our retail banking products and services such as: current accounts, savings, mortgages and unsecured lending products. If you consent to us contacting you for this purpose, please tick the relevant box(es): You have the right to withdraw, object to, or change your marketing preferences at any time. You can do this online (for online banking customers), by calling us or visiting one of our branches.

by post  by telephone  by email  by text message

The Co-operative Bank p.l.c. would also like to keep you up to date with relevant products and services available to you by our carefully selected **third parties**. (Go to [co-operativebank.co.uk/global/thirdparties](https://co-operativebank.co.uk/global/thirdparties) for a list of third parties.) Please tick if you consent to this:

## Signatures

Signature of existing account holder(s): \_\_\_\_\_ Signature of new/additional account holder: \_\_\_\_\_  
Date of signature: \_\_\_\_\_ Date of signature: \_\_\_\_\_

## Next steps

Please complete and return your application form to: [account.ownership@co-operativebank.co.uk](mailto:account.ownership@co-operativebank.co.uk).

**Everyday Extra Sole to Joint Application:** Please ensure all sections of the form are completed clearly and that any handwritten information, scanned copies or photographs are clear and easy to read, as unclear information may delay your application.

Once we have received your application:

- Your application will be reviewed by our Account Ownership team.
- The existing and additional account holder may be contacted to complete identity verification checks.
- We may contact you if additional information or supporting documentation is required.
- Once your application has been approved, confirmation will be issued to both account holders.

In exceptional circumstances, we may require additional documentation to confirm the name and address of the additional account holder if they are not already a Co-operative Bank customer. If this is required, we will contact you. If you need any assistance completing this form, please contact us using the number below.

Please note that the additional account holder will not be covered by any account benefits or associated insurance policies until the application has been approved and confirmation has been issued by the Co-operative Bank confirming they have been added to the account.

**Please call +44 (0) 3457 212 212~ (8am - 6pm Monday to Friday and 9am - 5pm Saturday & Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). smile is a trading name of The Co-operative Bank p.l.c. Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

~Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 06/2026.

## Overdraft pre-contract information for your current account

Important information – please read carefully

1. Contact details	
Creditor.	The Co-operative Bank p.l.c.
Address.	1 Balloon Street, Manchester M4 4BE.
2. Main features of the credit product	
The type of credit.	Overdraft.
The total amount of credit. This means the amount of credit to be provided under the agreement or the credit limit.	<p>Your credit limit (also known as your overdraft limit) is the total amount we agree in advance that you can borrow at any time using your overdraft.</p> <p>We decide how much we'll allow you to borrow based on your credit rating and other information about you. If we agree to offer you an overdraft facility, we'll tell you your overdraft limit when we send your overdraft agreement.</p> <p>We can change your overdraft limit from time to time. Your overdraft agreement gives more details about when we might do this.</p>
The duration of the credit agreement.	<p><b>How long does your overdraft last?</b></p> <p>The overdraft has no fixed or minimum duration. It will continue until you or we end it.</p> <p>We'll review your overdraft on at least an annual basis. We'll normally tell you about any changes we're going to make at least 30 days before the end of each 12-month period. The first 12-month period starts from the date we approve your application for the overdraft and make your overdraft limit available to you.</p>
Repayment of the credit.	Your overdraft is repayable 'on demand'. This means we can withdraw it and ask you to repay it in full immediately at any time on our written demand.
3. Costs of the credit	
The rates of interest which apply to the credit agreement.	<p><b>Current Account, Current Account Plus, Everyday Extra</b> Annual Interest Rate of 35.9% (variable).</p> <p><b>Privilege Account</b> Annual Interest Rate of 35.9% (variable). No interest is charged on the first £200 of your arranged overdraft.</p> <p><b>Privilege Premier Account</b> Annual Interest Rate of 35.9% (variable). No interest is charged on the first £300 of your arranged overdraft.</p> <p><b>Can we change your interest rate?</b></p> <p>We can increase or decrease interest rates for one of the following reasons:</p> <p>a) To take account of an actual, or reasonably expected, change in the interest rates we have to pay – for example, as a result of a change to the Bank of England Base Rate. (Example: the Bank of England base rate could increase or decrease. This could affect the interest rates you pay us, which might result in us increasing or decreasing our interest rates.)</p>

<p><b>The rates of interest which apply to the credit agreement (continued).</b></p>	<p>(b) To reflect an actual, or reasonably expected, change to:</p> <ul style="list-style-type: none"> <li>(i) our underlying costs; or (‘Costs’ can include costs of funding, technology, employment, building or administration. Example: if our operational costs increase, we may need to spread a proportion of the increase across all our customers.)</li> <li>(ii) law or regulation, codes of practice or industry guidance that applies to us; a ruling by a court, ombudsman or similar body; or an undertaking given to a regulator; or (Example: the Financial Ombudsman could make a ruling about a particular customer that affects our other customers. This might mean we need to change our terms and conditions to reflect this.)</li> <li>(iii) our way of doing business, including the introduction of new technology; (Example: to reflect changes in digital banking.)</li> </ul> <p>Any change we make will be reasonably proportionate to the impact of the underlying change on us. We won’t make changes to cover the same cost twice.</p> <p>If we’re making a change that will benefit you, we don’t need to give you a reason for it.</p> <p>We can’t predict everything that will happen over the period of time you hold your overdraft with us. So we may also need to make changes to our interest rates without a particular reason. You will be able to end this agreement without extra cost if you don’t want to accept the change.</p> <p><b>How can we make changes?</b></p> <p>If we decrease the interest rates you pay:</p> <ul style="list-style-type: none"> <li>(a) the new rate will apply immediately; and</li> <li>(b) we’ll tell you about the change in the next 30 days. We’ll tell you on our website, by branch notices, national press adverts, statement messages or inserts, or by writing to you or emailing you. Or we can tell you by any mixture of these methods.</li> </ul> <p>We’ll give you at least 30 days’ notice before we make any other changes.</p> <p>The new terms will apply to your account automatically at the end of the notice period.</p> <ul style="list-style-type: none"> <li>• If you don’t want to agree to the change, you can switch your account or close it without paying any extra charges or interest. You can do this any time until the change takes effect. If you do this, you’ll need to repay everything you owe us.</li> <li>• If you don’t switch or close your account by the time the change happens, we’ll assume you’ve accepted the change.</li> </ul>
<p><b>Costs.</b></p>	<p>Please see the Account Charges Leaflet relevant to your account for further information on our overdraft services and charges.</p> <p><b>Monthly cap on unarranged overdraft charges</b></p> <p>The monthly cap on unarranged overdraft charges for your current account is £60. Each current account will set a monthly maximum charge for:</p> <ul style="list-style-type: none"> <li>(a) going overdrawn when you have not arranged an overdraft; or</li> <li>(b) going over/past your arranged overdraft limit (if you have one).</li> </ul> <p>This cap covers any:</p> <ul style="list-style-type: none"> <li>(a) interest and fees for going over/past your arranged overdraft limit;</li> <li>(b) fees for each payment your bank allows despite lack of funds; and</li> <li>(c) fees for each payment your bank refuses due to lack of funds.</li> </ul> <p>This is a standard definition of the monthly cap on unarranged overdraft charges that all banks must use. The monthly cap refers to the charges and interest we apply in a charging period, not a calendar month. In fact, we don’t charge fees for allowing or refusing a payment when you lack the funds you need.</p> <p><b>Overdraft charges cap</b></p> <p>We won’t charge you more than £60 in interest in one charging period. So whatever type of overdraft you use (arranged or unarranged or both), the most you’ll pay for any charging period will be £60.</p> <p>Once the £60 cap is reached, we’ll waive any further interest for that charging period. If we agree to refund any previously charged interest during a charging period, the £60 limit will increase by the amount of those refunded charges.</p>

<b>The conditions under which those costs may be changed.</b>	We can make changes to our overdraft charges in certain circumstances that are set out in your overdraft agreement. If we do, we'll give you at least 30 days' notice. You'll be able to close your account if you don't want to accept the change. But if we're decreasing the costs you pay, the new charge will apply immediately. See your overdraft agreement for more details.
<b>Costs in the case of late payments.</b>	There are no charges for late or missed payments.

#### 4. Other important legal aspects

<b>Termination of the credit agreement.</b>	<p>The overdraft will continue until we or you end it.</p> <p><b>How can you end the agreement?</b></p> <p>You can end the agreement at any time by repaying everything you owe us. You'll also need to tell us you want to end the agreement.</p> <p>If you end the agreement and interest is payable on all or part of the overdraft, you'll need to pay us all the interest you owe us before the agreement can be ended.</p> <p><b>How can we end the agreement?</b></p> <p>We can end the agreement at any time by giving you at least 30 days' notice in writing.</p> <p>We may end the agreement and terminate your overdraft immediately, without notice, if:</p> <ol style="list-style-type: none"> <li>1) you die; or</li> <li>2) we reasonably decide that: <ol style="list-style-type: none"> <li>(i) you have seriously or repeatedly broken your overdraft or linked current account terms and conditions;</li> <li>(ii) you or any other authorised signatory or joint account holder of the overdraft or the linked current account are, or are likely to become, bankrupt or insolvent, or enter into an Individual Voluntary Arrangement or equivalent in the jurisdiction where your address is after you open an account;</li> <li>(iii) you or anyone else take action that is, or could directly result in, a formal step being taken for bankruptcy or similar proceedings against you or any of your assets;</li> <li>(iv) you enter into or propose any composition, voluntary arrangement or scheme of arrangement with your creditors; or</li> <li>(v) you or any other authorised signatory or joint account holder of the overdraft or the linked current account: <ul style="list-style-type: none"> <li>• have carried out or tried to carry out fraudulent or illegal activity on the overdraft, the linked current account or any other service we operate – or we have reason to think you or they may do so in the future;</li> <li>• have caused or may cause us to breach any law, regulation, code of practice or other duty that applies to us as a bank;</li> <li>• have behaved improperly towards us or anyone providing services to us – for example, if you have threatened, abused or harassed a member of staff;</li> <li>• have given false or materially incomplete information when applying to open the overdraft or the linked current account or to use any other service we provide, or at any time after; or</li> <li>• have allowed a person who is not an authorised signatory to use the overdraft, the linked current account or any other service we provide.</li> </ul> </li> </ol> </li> </ol> <p>When we end the agreement, you must repay all amounts owed to us by your use of this overdraft in full immediately on our written demand.</p> <p>We'll normally give you notice that your arranged overdraft must be repaid, or that we're going to reduce your overdraft limit. But we may ask for repayment without notice. We'll keep charging interest until your overdraft is completely repaid.</p>
<b>Consultation with a credit reference agency.</b>	We'll tell you if we reject your application based on information we get from credit reference agencies. We'll also tell you the name and contact details of the credit reference agency we used. We won't charge you for this.

<p><b>Right to cancel.</b></p>	<p>If for any reason you're not happy with your overdraft, you can cancel your agreement within 14 days of receiving the agreement. You don't have to give us a reason for this.</p> <p>You can do this by:</p> <ul style="list-style-type: none"> <li><b>calling us</b> on 03457 212 212*<sup>†</sup>;</li> <li><b>writing to us</b> at The Co-operative Bank p.l.c., PO Box 4931, Swindon, SN4 4BE; or</li> <li><b>visiting us</b> in a Co-operative Bank branch.</li> </ul> <p>*You will need to answer some security questions.</p> <p>If you do this, you must repay everything you've borrowed (including any interest) within 30 days.</p> <p>If you choose not to cancel, the overdraft will continue and this agreement will still apply. You can still end the overdraft agreement at any time by repaying everything you owe us. You'll also need to tell us you want to end this agreement.</p>
<p><b>Additional information which is relevant if you applied for this overdraft online.</b></p>	<p>The Financial Conduct Authority is the supervisory authority for consumer credit.</p> <p><b>What is the governing law and courts?</b></p> <p>This agreement, and all our dealings with you before the agreement, is governed by the laws of England and Wales.</p> <p>If your address is in England or Wales, the courts of England and Wales will deal with any disputes that might happen. But if your address is in Scotland or Northern Ireland, the courts of those countries will deal with a dispute instead. And if your address is in the Isle of Man or the Channel Islands, the courts in the Isle of Man or the Channel Islands will deal with a dispute instead.</p> <p><b>What if you have a complaint?</b></p> <p>If you have a complaint about the agreement, please:</p> <ul style="list-style-type: none"> <li><b>call us</b> on +44 (0) 3457 212 212<sup>†</sup>; or</li> <li><b>write to us</b> at Customer Response, The Co-operative Bank p.l.c., PO Box 4931, Swindon, SN4 4BE.</li> </ul> <p>We'll always do everything we can to resolve your complaint straight away. If this isn't possible, we'll keep you informed of our progress until your complaint has been resolved.</p> <p>If you're still unhappy with our response, you may be entitled to refer your complaint to the Financial Ombudsman Service:</p> <ul style="list-style-type: none"> <li><b>write to</b> Financial Ombudsman Service, Harbour Exchange, London E14 9SR</li> <li><b>call</b> 0800 023 4567</li> <li><b>email</b> <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></li> <li><b>visit</b> <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></li> </ul> <p>The Financial Ombudsman Service is a free service set up to help resolve individual disputes between customers and businesses providing financial services in the UK.</p>

**Please call +44 (0) 3457 212 212<sup>†</sup> (Lines open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is 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).

<sup>†</sup>Calls to 0800 numbers are free from landlines and mobiles. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 03/2025.

## Overdraft pre-contract information for your current account

Important information – please read carefully

1. Contact details	
Creditor.	The Co-operative Bank p.l.c.
Address.	1 Balloon Street, Manchester M4 4BE.
2. Main features of the credit product	
The type of credit.	Overdraft.
The total amount of credit. This means the amount of credit to be provided under the agreement or the credit limit.	<p>Your credit limit (also known as your overdraft limit) is the total amount we agree in advance that you can borrow at any time using your overdraft.</p> <p>We decide how much we'll allow you to borrow based on your credit rating and other information about you. If we agree to offer you an overdraft facility, we'll tell you your overdraft limit when we send your overdraft agreement.</p> <p>We can change your overdraft limit from time to time. Your overdraft agreement gives more details about when we might do this.</p>
The duration of the credit agreement.	<p><b>How long does your overdraft last?</b></p> <p>The overdraft has no fixed or minimum duration. It will continue until you or we end it.</p> <p>We'll review your overdraft on at least an annual basis. We'll normally tell you about any changes we're going to make at least 30 days before the end of each 12-month period. The first 12-month period starts from the date we approve your application for the overdraft and make your overdraft limit available to you.</p>
Repayment of the credit.	Your overdraft is repayable 'on demand'. This means we can withdraw it and ask you to repay it in full immediately at any time on our written demand.
3. Costs of the credit	
The rates of interest which apply to the credit agreement.	<p><b>Current Account, Current Account Plus, Everyday Extra</b> Annual Interest Rate of 35.9% (variable).</p> <p><b>Privilege Account</b> Annual Interest Rate of 35.9% (variable). No interest is charged on the first £200 of your arranged overdraft.</p> <p><b>Privilege Premier Account</b> Annual Interest Rate of 35.9% (variable). No interest is charged on the first £300 of your arranged overdraft.</p> <p><b>Can we change your interest rate?</b></p> <p>We can increase or decrease interest rates for one of the following reasons:</p> <p>a) To take account of an actual, or reasonably expected, change in the interest rates we have to pay – for example, as a result of a change to the Bank of England Base Rate. (Example: the Bank of England base rate could increase or decrease. This could affect the interest rates you pay us, which might result in us increasing or decreasing our interest rates.)</p>

<p><b>The rates of interest which apply to the credit agreement (continued).</b></p>	<p>(b) To reflect an actual, or reasonably expected, change to:</p> <ul style="list-style-type: none"> <li>(i) our underlying costs; or (‘Costs’ can include costs of funding, technology, employment, building or administration. Example: if our operational costs increase, we may need to spread a proportion of the increase across all our customers.)</li> <li>(ii) law or regulation, codes of practice or industry guidance that applies to us; a ruling by a court, ombudsman or similar body; or an undertaking given to a regulator; or (Example: the Financial Ombudsman could make a ruling about a particular customer that affects our other customers. This might mean we need to change our terms and conditions to reflect this.)</li> <li>(iii) our way of doing business, including the introduction of new technology; (Example: to reflect changes in digital banking.)</li> </ul> <p>Any change we make will be reasonably proportionate to the impact of the underlying change on us. We won’t make changes to cover the same cost twice.</p> <p>If we’re making a change that will benefit you, we don’t need to give you a reason for it.</p> <p>We can’t predict everything that will happen over the period of time you hold your overdraft with us. So we may also need to make changes to our interest rates without a particular reason. You will be able to end this agreement without extra cost if you don’t want to accept the change.</p> <p><b>How can we make changes?</b></p> <p>If we decrease the interest rates you pay:</p> <ul style="list-style-type: none"> <li>(a) the new rate will apply immediately; and</li> <li>(b) we’ll tell you about the change in the next 30 days. We’ll tell you on our website, by branch notices, national press adverts, statement messages or inserts, or by writing to you or emailing you. Or we can tell you by any mixture of these methods.</li> </ul> <p>We’ll give you at least 30 days’ notice before we make any other changes.</p> <p>The new terms will apply to your account automatically at the end of the notice period.</p> <ul style="list-style-type: none"> <li>• If you don’t want to agree to the change, you can switch your account or close it without paying any extra charges or interest. You can do this any time until the change takes effect. If you do this, you’ll need to repay everything you owe us.</li> <li>• If you don’t switch or close your account by the time the change happens, we’ll assume you’ve accepted the change.</li> </ul>
<p><b>Costs.</b></p>	<p>Please see the Account Charges Leaflet relevant to your account for further information on our overdraft services and charges.</p> <p><b>Monthly cap on unarranged overdraft charges</b></p> <p>The monthly cap on unarranged overdraft charges for your current account is £60. Each current account will set a monthly maximum charge for:</p> <ul style="list-style-type: none"> <li>(a) going overdrawn when you have not arranged an overdraft; or</li> <li>(b) going over/past your arranged overdraft limit (if you have one).</li> </ul> <p>This cap covers any:</p> <ul style="list-style-type: none"> <li>(a) interest and fees for going over/past your arranged overdraft limit;</li> <li>(b) fees for each payment your bank allows despite lack of funds; and</li> <li>(c) fees for each payment your bank refuses due to lack of funds.</li> </ul> <p>This is a standard definition of the monthly cap on unarranged overdraft charges that all banks must use. The monthly cap refers to the charges and interest we apply in a charging period, not a calendar month. In fact, we don’t charge fees for allowing or refusing a payment when you lack the funds you need.</p> <p><b>Overdraft charges cap</b></p> <p>We won’t charge you more than £60 in interest in one charging period. So whatever type of overdraft you use (arranged or unarranged or both), the most you’ll pay for any charging period will be £60.</p> <p>Once the £60 cap is reached, we’ll waive any further interest for that charging period. If we agree to refund any previously charged interest during a charging period, the £60 limit will increase by the amount of those refunded charges.</p>

<b>The conditions under which those costs may be changed.</b>	We can make changes to our overdraft charges in certain circumstances that are set out in your overdraft agreement. If we do, we'll give you at least 30 days' notice. You'll be able to close your account if you don't want to accept the change. But if we're decreasing the costs you pay, the new charge will apply immediately. See your overdraft agreement for more details.
<b>Costs in the case of late payments.</b>	There are no charges for late or missed payments.

#### 4. Other important legal aspects

<b>Termination of the credit agreement.</b>	<p>The overdraft will continue until we or you end it.</p> <p><b>How can you end the agreement?</b></p> <p>You can end the agreement at any time by repaying everything you owe us. You'll also need to tell us you want to end the agreement.</p> <p>If you end the agreement and interest is payable on all or part of the overdraft, you'll need to pay us all the interest you owe us before the agreement can be ended.</p> <p><b>How can we end the agreement?</b></p> <p>We can end the agreement at any time by giving you at least 30 days' notice in writing.</p> <p>We may end the agreement and terminate your overdraft immediately, without notice, if:</p> <ol style="list-style-type: none"> <li>1) you die; or</li> <li>2) we reasonably decide that: <ol style="list-style-type: none"> <li>(i) you have seriously or repeatedly broken your overdraft or linked current account terms and conditions;</li> <li>(ii) you or any other authorised signatory or joint account holder of the overdraft or the linked current account are, or are likely to become, bankrupt or insolvent, or enter into an Individual Voluntary Arrangement or equivalent in the jurisdiction where your address is after you open an account;</li> <li>(iii) you or anyone else take action that is, or could directly result in, a formal step being taken for bankruptcy or similar proceedings against you or any of your assets;</li> <li>(iv) you enter into or propose any composition, voluntary arrangement or scheme of arrangement with your creditors; or</li> <li>(v) you or any other authorised signatory or joint account holder of the overdraft or the linked current account: <ul style="list-style-type: none"> <li>• have carried out or tried to carry out fraudulent or illegal activity on the overdraft, the linked current account or any other service we operate – or we have reason to think you or they may do so in the future;</li> <li>• have caused or may cause us to breach any law, regulation, code of practice or other duty that applies to us as a bank;</li> <li>• have behaved improperly towards us or anyone providing services to us – for example, if you have threatened, abused or harassed a member of staff;</li> <li>• have given false or materially incomplete information when applying to open the overdraft or the linked current account or to use any other service we provide, or at any time after; or</li> <li>• have allowed a person who is not an authorised signatory to use the overdraft, the linked current account or any other service we provide.</li> </ul> </li> </ol> </li> </ol> <p>When we end the agreement, you must repay all amounts owed to us by your use of this overdraft in full immediately on our written demand.</p> <p>We'll normally give you notice that your arranged overdraft must be repaid, or that we're going to reduce your overdraft limit. But we may ask for repayment without notice. We'll keep charging interest until your overdraft is completely repaid.</p>
<b>Consultation with a credit reference agency.</b>	We'll tell you if we reject your application based on information we get from credit reference agencies. We'll also tell you the name and contact details of the credit reference agency we used. We won't charge you for this.

<p><b>Right to cancel.</b></p>	<p>If for any reason you're not happy with your overdraft, you can cancel your agreement within 14 days of receiving the agreement. You don't have to give us a reason for this.</p> <p>You can do this by:</p> <ul style="list-style-type: none"> <li><b>calling us</b> on 03457 212 212*<sup>†</sup>;</li> <li><b>writing to us</b> at The Co-operative Bank p.l.c., PO Box 4931, Swindon, SN4 4BE; or</li> <li><b>visiting us</b> in a Co-operative Bank branch.</li> </ul> <p>*You will need to answer some security questions.</p> <p>If you do this, you must repay everything you've borrowed (including any interest) within 30 days.</p> <p>If you choose not to cancel, the overdraft will continue and this agreement will still apply. You can still end the overdraft agreement at any time by repaying everything you owe us. You'll also need to tell us you want to end this agreement.</p>
<p><b>Additional information which is relevant if you applied for this overdraft online.</b></p>	<p>The Financial Conduct Authority is the supervisory authority for consumer credit.</p> <p><b>What is the governing law and courts?</b></p> <p>This agreement, and all our dealings with you before the agreement, is governed by the laws of England and Wales.</p> <p>If your address is in England or Wales, the courts of England and Wales will deal with any disputes that might happen. But if your address is in Scotland or Northern Ireland, the courts of those countries will deal with a dispute instead. And if your address is in the Isle of Man or the Channel Islands, the courts in the Isle of Man or the Channel Islands will deal with a dispute instead.</p> <p><b>What if you have a complaint?</b></p> <p>If you have a complaint about the agreement, please:</p> <ul style="list-style-type: none"> <li><b>call us</b> on +44 (0) 3457 212 212<sup>†</sup>; or</li> <li><b>write to us</b> at Customer Response, The Co-operative Bank p.l.c., PO Box 4931, Swindon, SN4 4BE.</li> </ul> <p>We'll always do everything we can to resolve your complaint straight away. If this isn't possible, we'll keep you informed of our progress until your complaint has been resolved.</p> <p>If you're still unhappy with our response, you may be entitled to refer your complaint to the Financial Ombudsman Service:</p> <ul style="list-style-type: none"> <li><b>write to</b> Financial Ombudsman Service, Harbour Exchange, London E14 9SR</li> <li><b>call</b> 0800 023 4567</li> <li><b>email</b> <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a></li> <li><b>visit</b> <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></li> </ul> <p>The Financial Ombudsman Service is a free service set up to help resolve individual disputes between customers and businesses providing financial services in the UK.</p>

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Information correct as at 03/2025.

# Using your personal information

## How we use your personal information

Please read this privacy notice to understand how we use and protect the information you provide to us. Your information will be held by The Co-operative Bank p.l.c., also trading as smile, Britannia and Platform (and known as “the Bank”).

## Data protection law and how it protects you

Data protection law requires us to manage all personal information in accordance with the data protection principles. In particular, we are required to process your personal information fairly and lawfully. This means you are entitled to know how we intend to use any information you provide. You can then choose whether you want to give it to us so we can provide the product or service you require. All our employees are responsible for maintaining customer confidentiality. We provide training and education to all employees to remind them about their obligations. In addition, our policies and procedures are regularly audited and reviewed.

### 1. Where we obtain the information

Your personal information will be held securely by the Bank so we can (either now or in the future) manage your relationship with us. This will include information you provide when you apply to us, and any additional information provided by you or others in various ways, including:

- 1.1. In applications, emails and letters, during telephone calls and conversations in branch and online, when registering for services, in customer surveys, when you participate in competitions and promotions, through our website including our mobile app and during financial reviews and interviews.
- 1.2. From analysis (for example, the amount, frequency, location, origin and recipient) of your payments and other transactions, from your use of our services and what we know from operating your account.
- 1.3. Information we receive from our business partners and from other organisations such as credit reference agencies and fraud prevention agencies.

- 1.4. Through your use of different technologies when accessing information about your accounts with us (such as IP addresses, IMEI numbers, web browsers, biometric data and computer operating systems).

We will not retain your personal information for longer than is necessary for the maintenance of your account, or for legal or regulatory requirements. The Bank retains personal data relating to accounts for a maximum of seven years to meet our legal requirements, though for certain product related documentation retention periods vary. If you have any questions relating to the retention periods applied to your data please contact the Data Protection Officer at the following email address **data.protection@co-operativebank.co.uk**

The Bank may occasionally collect and hold personal information which is highly sensitive in nature, under data protection law this is known as special categories of data.

This is usually only related to health matters which you bring to our attention to help us understand how best we can support you in the management of your account(s).

If you give us personal information about someone else (such as a joint applicant) then you should not do so without their permission and you must ensure they are made aware of the content of this notice.

Where information is provided by you about someone else, or someone else discloses information about you, it will be added to any personal information which is already held by us and it will be used in the ways described in this privacy notice.

## 2. The personal information we collect and process

The Bank will only gather and process the relevant type and amount of personal information required, allowing us to help you open and then manage your accounts with us. The categories of personal information that we collect (or create on your behalf) are:

Category	Some examples of the information in this category
<b>Name data</b>	<ul style="list-style-type: none"> <li>Title</li> <li>Surname*</li> <li>Forename*</li> <li>Previous surname*</li> </ul>
<b>Personal data</b>	<ul style="list-style-type: none"> <li>Date of Birth*</li> <li>National Insurance Number*</li> <li>Gender</li> </ul>
<b>Residence data</b>	<ul style="list-style-type: none"> <li>Residential address*</li> <li>Tax residency*</li> <li>Previous residential address</li> </ul>
<b>Contact data</b>	<ul style="list-style-type: none"> <li>Home telephone number</li> <li>Mobile telephone number</li> <li>Correspondence addresses</li> </ul>
<b>Employment data</b> (only used at account opening stage)	<ul style="list-style-type: none"> <li>Employment status</li> <li>Employer's address</li> <li>Salary details</li> </ul>
<b>Account level data</b> (created to allow an account to operate)	<ul style="list-style-type: none"> <li>Account number</li> <li>Card number</li> <li>IBAN/Swift number</li> </ul>
<b>Digital data</b>	<ul style="list-style-type: none"> <li>IP address</li> <li>IMEI</li> <li>Internet banking username</li> <li>Biometric Data</li> </ul>
<b>Security data</b>	<ul style="list-style-type: none"> <li>Internet passwords/codes</li> <li>Mobile Banking passwords/codes</li> <li>Telephone Banking passwords/codes</li> </ul>

\*Certain data items we collect throughout the lifecycle of an account are mandatory to allow us to meet our regulatory requirements, and will be shared with government bodies and for fraud prevention activities as described within this notice. While the list above is not exhaustive those marked with an asterisk are mandatory.

## 3. How we use your information

We will use the personal information we hold about you for the following administrative activities:

How we use your information	The basis on which we use your information
<ul style="list-style-type: none"> <li>To develop our products and services</li> <li>To manage our product delivery</li> <li>To perform marketing and sales</li> <li>To manage your applications</li> <li>Assessing lending and insurance risks</li> <li>Customer modelling and statistical trend analysis with the aim of developing and improving products and services</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal obligation</li> <li>Your consent</li> </ul>
<ul style="list-style-type: none"> <li>Managing your relationship with us</li> <li>Updating, consolidation and improving the accuracy of our records</li> <li>Arrears and debt recovery activities</li> <li>Undertaking transactional analysis</li> <li>Process payments</li> </ul>	<ul style="list-style-type: none"> <li>Fulfilling contracts</li> <li>Our legitimate interests</li> <li>Our legal obligation</li> </ul>
<ul style="list-style-type: none"> <li>Crime detection, prevention and prosecutions</li> <li>Fraud prevention and investigation</li> <li>Anonymising and aggregating personal information for security reasons</li> </ul>	<ul style="list-style-type: none"> <li>Our legitimate interests</li> <li>Our legal obligation</li> </ul>
<ul style="list-style-type: none"> <li>Testing new systems and checking upgrades to existing systems</li> </ul>	<ul style="list-style-type: none"> <li>Our legitimate interests</li> </ul>
<ul style="list-style-type: none"> <li>Profiling for marketing purposes</li> <li>Evaluating the effectiveness of marketing and for market research and training</li> <li>Administrating offers, competitions and promotions</li> </ul>	<ul style="list-style-type: none"> <li>Your consent</li> <li>Our legitimate interests</li> </ul>

By processing this information it enables us to better understand your needs and operate your accounts in the efficient way you expect. Your information will also be used for other purposes for which you give your specific permission, or, in very limited circumstances, when required by law.

#### 4. When we will share your information

We will treat your personal information as private and confidential but will disclose it outside the Bank if:

- 4.1. Allowed by this agreement;
- 4.2. You consent;
- 4.3. Needed by our agents, advisers or others involved in running accounts and services for you or collecting what you owe us;
- 4.4. Needed by sub-contractors to help us manage your records;
- 4.5. HM Revenue & Customs or other authorities require it;
- 4.6. The law, regulatory bodies or the public interest permits or requires it;
- 4.7. Required by us or others to investigate or prevent crime;
- 4.8. Needed by market research companies to assist us in providing better products and services to you;
- 4.9. Needed by any other parties connected with your account (including guarantors, power of attorney representatives);
- 4.10. Needed by organisations who provide us with a service, on the understanding they keep your information secure and confidential, unless you tell us not to;
- 4.11. Required as part of our duty to protect your accounts, for example we are required to disclose your information to the UK Financial Services Compensation Scheme (FSCS).

We will always ensure your information remains safe and secure. Please go to [co-operativebank.co.uk/global/third-parties](https://co-operativebank.co.uk/global/third-parties) to see our supplier register.

#### 5. Using your information to help prevent terrorism and crime

The government also requires us to screen applications which are made to us, to ensure we are complying with the international fight against terrorism and other criminal activities. As a result of this, we will need to disclose information to government bodies.

#### 6. Sharing your information to assist with asset buying and selling

We may in the future wish to sell, transfer or merge part or all of our business or assets, or any associated rights or interests, or to acquire a business or enter into a merger. If so, we will disclose your personal information to a potential buyer, transferee, or merger partner or seller and their advisers, so long as they agree to keep the information confidential and to use it only to consider the possible transaction.

If the transaction goes ahead, the buyers, transferee or merger partner will use or disclose your personal information in the same way as set out in this notice.

#### 7. Sharing your information with credit card providers

If you hold a credit or debit card with us, we will share transaction details with our scheme provider Visa. Please go to [co-operativebank.co.uk/global/third-parties](https://co-operativebank.co.uk/global/third-parties) to see our supplier register.

#### 8. Sharing your personal information between first and second charge lenders

If you have a secured loan or mortgage with us, we will need to share information with other lenders who also hold a charge on your property. Please go to [co-operativebank.co.uk/global/third-parties](https://co-operativebank.co.uk/global/third-parties) to see our supplier register.

#### 9. Sharing information between joint applicants

When you open a joint account or product, this will mean your personal information will be shared with the other applicant. For example, transactions made by you will be seen by your joint account holder and vice-versa.

#### 10. How we share your personal information with and use credit reference agencies

Credit Reference Agencies (CRAs) collect and maintain information about consumers' and businesses' credit behaviour. This includes Electoral Register, fraud prevention, and credit information – including details of previous applications and the conduct of your accounts – and public information such as County Court Judgments, Decrees and Bankruptcies.

The information we and other organisations provide to CRAs about you, your financial associates and your business (if you have one) will be provided to other organisations and used by them and us to:

- 10.1. Help make decisions, for example when:
  - 10.1.1. Checking details on applications for credit and credit-related or other facilities;
  - 10.1.2. Managing credit and credit-related accounts or facilities;
  - 10.1.3. Recovering debt;
  - 10.1.4. Checking details on proposals and claims for all types of insurance;
- 10.2. Detect and prevent crime, fraud and money laundering;
- 10.3. Check your credit history;
- 10.4. Verify your identity if you, or someone is financially linked with you, applies for services;

- 10.5. Trace your whereabouts, and  
10.6. Undertake research, statistical analysis and systems testing.

If we need to make a credit decision when you apply for a service e.g. mortgage, personal loan, credit card or current account, or to review the amount of credit we provide under an existing agreement, such as an overdraft, your records will be searched along with those of anyone who is financially associated with you, such as your spouse or partner.

The CRA will keep a record of this search and place a “footprint” on your credit file, whether or not the application proceeds.

When we receive an application from a business, we will perform a search with a CRA on the individual company directors or partners and any associated guarantors.

We will also provide details of your account and how you conduct it to CRAs, including if you borrow money, and do not repay the agreed amount of money in full and on time back to the Bank. If you fall behind with your agreed payments and a full payment or satisfactory proposal is not received within 28 days of a formal demand being issued, then a default notice will be recorded with the CRAs.

Similar information will also be given about your other lending/credit relationships with us. Any records shared with CRAs will remain on file for six years after your account is closed, whether it has been settled by you or as a result of a default. Other organisations will see these searches and updates if you apply for credit in the future, and may affect your ability to borrow from other lenders.

If you apply for or hold an account in joint names, or tell us you have a spouse or financial associate, a financial association will be created between your records, including any previous and subsequent names used by you.

This means your financial affairs may be treated as affecting each other. These links will remain on your files until such a time as you or your partner is successful in applying for a disassociation with the CRAs to break the link. You must ensure you have their agreement to disclose information about them. Searches will be made on all joint applicants, and search footprints will be left on all applicants' records.

You have a right to apply to the CRAs for a copy of your file. We carry out most of our credit searches using Experian, but details of how you manage your account(s) will be disclosed to all CRAs. The information they hold may not be the same and there is a small fee you will need to pay to each agency you apply to.

You can find out more about the CRAs and the Credit Reference Agency Privacy Notice (CRAIN) on the websites below. The CRAIN includes details about:

- Who the credit reference agencies are
- Their role as fraud prevention agencies
- The data they hold
- How they use this data
- How they share personal information
- How long they can keep data
- Your data protection rights

There are three main credit reference agencies:

TransUnion

Consumer Services, TransUnion

P.O. Box 491, Leeds LS3 1WZ

Call 0330 024 7574

Visit [www.transunion.co.uk](http://www.transunion.co.uk)

Equifax PLC

Credit File Advice Centre,

P.O. Box 10036, Leicester LE3 4FS

Call 0333 321 4043

Visit [www.equifax.co.uk](http://www.equifax.co.uk)

Experian

Consumer Help Service,

P.O. Box 8000, Nottingham NG80 7WF

Call 0344 481 8000

Visit [www.experian.co.uk](http://www.experian.co.uk)

## 11. How we use Fraud Prevention Agencies

We have systems which protect our customers and ourselves against fraud and other crime. Customer information can be used to prevent crime and trace those responsible. We will share your personal information from your application with Fraud Prevention Agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies.

Law enforcement agencies may also access and use this information to prevent fraud and money laundering, for example, when:

- 11.1. Checking details on applications for credit and credit related or other facilities;
- 11.2. Managing credit and credit related accounts or facilities;
- 11.3. Recovering debt;
- 11.4. Checking details on proposals and claims for all types of insurance.

We and other organisations will access and use the information recorded by fraud prevention agencies from other countries.

Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or to employ you, or we may stop providing existing services to you.

A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

If you want to receive details of the fraud prevention agencies from whom we obtain and with whom we record information about you, contact us at:

Fraud Operations  
The Co-operative Bank p.l.c.  
PO Box 4931  
Swindon  
SN4 4PL

For further information please see

[www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) or  
[www.nhunter.co.uk/privacypolicy/](http://www.nhunter.co.uk/privacypolicy/)

## 12. How we manage information collected on your bank account, mortgage account and credit card statements

Transactions which you or a joint account or card holder makes will create personal information that will appear on your statement. By making such transactions you give us your consent to process this information.

### 13. Individual Rights

**Right to be informed** – you have the right to be informed about what we do with the data we have about you.

**Right to access** – you have the right to access personal data and supplementary information that is held about you by the Bank.

**Right to rectification** – you are entitled to have your personal data rectified if it is inaccurate or incomplete.

**Right to erasure** – you have the right to request the removal or deletion of your personal data (also known as “right to be forgotten”), where there is no compelling reason for the Bank to continue processing this data. The Bank can refuse your request where there is a legal obligation to hold the information. This will be further explained to you upon making a request.

**Right to restrict processing** – you have the right to restrict the processing of your personal data in the following circumstances (i) where you contest the accuracy of the personal data.

The Bank will restrict the processing until you have verified the accuracy of the personal data (ii) where you have objected to the processing, and until the Bank has considered the legitimate grounds to override the processing. (iii) when processing is unlawful (iv) where the Bank no longer needs the personal data but you require the data to establish, exercise or defend a legal claim.

**Right to data portability** – this right allows you to move copy or transfer your personal data easily from one IT environment to another in a safe and secure way, without hindrance to usability.

**Right to object** – you have the right to object to processing for direct marketing (including profiling) purposes. The Bank can refuse this right where there is a legitimate interest for processing your personal data. This will be further explained to you upon making a request.

**Rights related to automated decision making including profiling** – you have the right to object to automated decision making without any human involvement, and to the profiling of your personal data. The Bank only carry out this type of processing where it is necessary to enter into a contract with us or where you have provided us with your consent, for example when applying for a loan or mortgage. To invoke your rights or manage your personal marketing preferences, please log in to your personal account online, alternatively call us on **03457 212 212** or call into your nearest branch.

### 14. Legitimate Interest Tests

As an essential part of our business, the Bank collects, holds and manages (“processes”) data relating to our customers. The data protection regulation recognises in certain circumstances, processing may be deemed “necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection”.

To validate a specific purpose for data processing is indeed legitimate; the Bank will conduct a legitimate interests test. This will serve to balance our rights to process the data against the data protection rights of the affected individuals.

In making the decision whether or not legitimate interests may apply in each circumstance, we will ensure the balance of rights always favours the individual customer, and the processing will not cause the individual unwarranted harm by means of discrimination, damage to reputation, financial loss, and loss of confidentiality or other significant economic or social disadvantage.

## 15. Using companies to process your information outside of the EEA

All countries in the European Economic Area (EEA), which includes the UK, have similar standards of legal protection for your personal information. We will process payments through other financial institutions such as banks and the worldwide payments system operated by the SWIFT organisation if, for example, you make a CHAPS payment or a foreign payment. Those external organisations may process and store your personal information abroad and may have to disclose it to foreign authorities to help them in their fight against crime and terrorism. If these are based outside of the EEA, your personal information may not be protected to standards similar to those in the UK.

## 16. How we may contact you

### Using your personal information to contact you about products and services

If you have given us permission, we may contact you for marketing purposes, by mail, telephone, email or text message about products and services available from us. In addition, we may also contact you about products and services from other selected companies, which we believe will be of interest to you or benefit you financially. You have the right to withdraw, object to, or change your marketing preferences at any time, online via your personal account, calling us on 03457 212 212 or by visiting your nearest branch.

We promise not to contact you about everything – only if we think it could be appropriate and relevant to you, such as preferential savings opportunities, account upgrades or special offers. This contact may continue after your relationship with us ends.

### Passing your information to other companies for their own direct marketing

Unless you have given us your permission, we will not contact you on behalf of third parties, or pass your details onto them directly.

### Using your contact information for service contact

Making sure we deliver excellent customer service is very important to us, and to do this various methods of communication will be used when sending you information about your account. Most of the time you will be contacted by letter or telephone, but you will also be sent updates by text message or email when it is deemed to be appropriate.

## 17. When you apply for and use our products and services

### Using credit scoring

When you apply for credit, an automated system known as credit scoring will be used when considering whether to agree the borrowing. It is a method of assessing your likely conduct of an account based on a range of data, including the conduct of previous similar accounts. It is a system widely used by credit providers to help make fair and informed decisions on lending.

Credit scoring takes account of information from three sources; the information you provide on your application, information provided by CRAs and information which may already be held about you by us e.g. existing account information. A credit scoring system will consider information from these sources, to make an overall assessment of your application. The credit scoring methods used are regularly tested to ensure they remain fair, effective and unbiased. Using a credit scoring system helps us to lend responsibly. If you submit an application and it is declined through this automated process, you can contact us within 21 days to have the decision reconsidered. You also have the right to ask that the decision is not made based solely using an automated credit scoring system.

### How we check your identity

We will ask you to provide physical forms of identity verification when you open your account. Additionally, we will search CRA files in assessing your application. The CRA also gives us other details and information from the Electoral Register to verify your identity. The CRA keeps a record of our search, whether or not your application proceeds. Our search in this instance is not seen or used by the Bank to assess your ability to obtain credit.

### Undertaking anti-money laundering and fraud checks

To comply with money laundering requirements, there are times when we will need to confirm (or reconfirm) the name and address of our customers.

As part of the processing of your personal data, decisions may be made by automated means. This means we may automatically decide that you pose a fraud or money laundering risk if:

- Our processing reveals your behaviour to be consistent with that of known fraudsters or money launderers; or is inconsistent with your previous submissions; or
- You appear to have deliberately hidden your true identity.

## **Obtaining information about you and other personal details**

When you apply for a mortgage or further borrowing it will be necessary to obtain references, details of your existing financial commitments, and any other information required to assess or review lending risks, to recover debts, and to prevent or detect fraud. Where applicable, your current and previous employers, accountant, landlord, lender, bank, insurance or pension company will be contacted to obtain this information. In limited circumstances these references may need to be obtained after you open your account. This may be for regulatory purposes, or if the lending decision needs to be reviewed. Your permission to obtain these references will therefore continue to apply after your account has been opened. It will also be necessary to obtain information or documentation from your solicitor relating to any work they carry out either on your or our behalf.

## **Recording phone calls**

We will monitor or record phone calls with you in case we need to check we have carried out your instructions correctly, to resolve queries or issues, for regulatory purposes, to help improve our quality of service, and to help detect or prevent fraud or other crimes.

Conversations will also be monitored for staff training purposes.

We also use interactive voice response technology to help us manage your account and provide you with services you require.

## **Using information on social networking sites**

As part of our ongoing commitment to understanding our customers better and to improve our services, we will research comments and opinions made public on social networking sites such as Twitter and Facebook.

## **Obtaining a copy of your information**

Under data protection law, you have the right to access the personal information we hold about you. Additionally, you have the right to restrict and object to certain data processing. To request access to the information, and/or to inform us about a data restriction or objection, please write to (please ensure the request is signed to allow us to verify your identity):

Subject Access Request Team  
The Co-operative Bank  
PO Box 4931  
Swindon  
SN4 4PL

You can also send us a secure message through your accounts section online, alternatively call us on 03457 212 212\* or call in to your nearest branch.

## **18. Your right to rectify and erase data we hold about you**

It is important the information we hold about you is accurate and up to date at all times, as holding incorrect information can have an impact on what the Bank shares with third parties such as the CRAs, taxation authorities and fraud prevention authorities.

If you believe we are holding any information relating to you which is incorrect please contact us to let us know what is wrong, and we will work with you to put it right.

## **19. How we protect your information**

We are committed to taking appropriate technical, physical and organisational measures to protect customer and colleague personal information against unauthorised access, unlawful processing, accidental loss or damage, and unauthorised destruction.

We use secure servers to enable you to make enquiries or access your account information, which encrypts your information before it is sent to us. We also take appropriate measures to ensure the information disclosed to us is kept secure, accurate and up-to-date and kept only for as long as necessary for the purposes which it is used.

We limit access to our internal systems which hold personal information to a selected group of authorised users who are given access to such systems through the use of a unique identifier and password. Access to personal information is limited to and provided to individuals for the purpose of performing their work duties.

## **20. Cookies**

Cookies are used to store small amounts of information on your computer, which allows certain information from your web browser to be collected. Cookies are widely used on the internet. Please refer to our Cookies Policy for further information at [co-operativebank.co.uk/global/privacy-and-cookies](https://www.co-operativebank.co.uk/global/privacy-and-cookies)

## **21. Changes to privacy notice**

We will update this notice to reflect changes to our information practices. If we make any material changes we will notify you by means of a notice on our website prior to the change becoming effective.

We encourage you to periodically review [co-operativebank.co.uk/global/privacy-and-cookies](https://www.co-operativebank.co.uk/global/privacy-and-cookies) for the latest information on our privacy practices.

## 22. Complaints about how we process your personal information

We know sometimes things go wrong, and here at the Bank we really value your feedback. Letting us know when you are not happy with our products and services provides us with the opportunity to put it right as quickly as possible and helps us to improve our service for all our customers.

Our promise is to:

- Treat your complaint fairly and promptly;
- Try to resolve complaints straight away, when you first contact us; and
- Keep you informed of our progress.

You can contact us via email at [complaints@co-operativebank.co.uk](mailto:complaints@co-operativebank.co.uk). Alternatively, you can call us on 03457 212 212\*, call in to your nearest branch or write to us at:

Customer Response  
The Co-operative Bank p.l.c.  
PO Box 4931  
Swindon  
SN4 4PL

The Bank would always suggest that any communication with us is by a secure method and would not encourage use of unsecured email if you are including personal information. If you still wish to contact us by email and/or request an answer by email that may contain personal information we would make you aware of the following:

- We use Transport Layer Security (TLS) to encrypt and protect email traffic. If your mail server does not support TLS,

you should be aware that any emails you send to us, or emails you request from us, may not be protected in transit;

- The Bank may choose not to reply with certain types of information via email, therefore please include alternative contact details; and
- Please be aware, we cannot accept file attachments that are larger than 20MB.

## 23. Contact details for the Bank Data Protection Officer

If you wish to contact the Data Protection Officer in relation to any questions or confidential queries about this privacy notice or the information we hold and process about you, please email [data.protection@co-operativebank.co.uk](mailto:data.protection@co-operativebank.co.uk) or write to us at:

The Data Protection Officer  
The Co-operative Bank p.l.c.  
PO Box 4931  
Swindon  
SN4 4PL

## 24. Contact details for the Information Commissioner's Office

If you wish to contact the Information Commissioner for advice or to complain about the way you believe your information is used, please find their address and website below.

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
SK9 5AF  
Website: [www.ico.org.uk](http://www.ico.org.uk)

**Please call 03457 212 212\* (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885) smile is a trading name of The Co-operative Bank p.l.c. Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

\*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p. Charges for calls outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information Updated 09/2025.



## Financial Services Compensation Scheme Information Sheet

The Financial Services Compensation Scheme (FSCS) protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with The Co-operative Bank p.l.c. are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

### Limit of protection

£120,000 per depositor per bank, building society or credit union.

If The Co-operative Bank p.l.c. goes out of business the eligible deposits with The Co-operative Bank and smile will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.

To ensure the FSCS can pay you promptly please ensure that The Co-operative Bank p.l.c. has your up-to-date contact details including your email address.

### Joint and group accounts

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of accounts will only be protected up to £120,000.

### Temporary high balances

If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:

- (a) Transactions relating to the purchase and sale of your main home.
- (b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.
- (c) Compensation for personal injuries or wrongful conviction.

### How the FSCS will pay you

FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.

### Contact details for further questions about your account

The Co-operative Bank p.l.c., PO Box 4931, Swindon SN4 4PL

Telephone: 03457 212 212^

Or visit your nearest branch.

### Contact details for more information on FSCS protection

You can find more information on FSCS protection on its website at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS using the details below.

Telephone: 0800 678 1100^

Email: [enquiries@FSCS.org.uk](mailto:enquiries@FSCS.org.uk)

## Exclusions List

As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection part of the PRA rulebook.

A deposit is excluded from protection if it meets any of the following criteria:

1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
  - b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.
- 2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.
- 3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.

**Please call 03457 212 212<sup>^</sup> (8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.**

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885) smile is a trading name of The Co-operative Bank p.l.c. Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

<sup>^</sup>Calls to 0800 numbers are free from landlines and mobiles. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 02/2026.

[co-operativebank.co.uk](http://co-operativebank.co.uk)