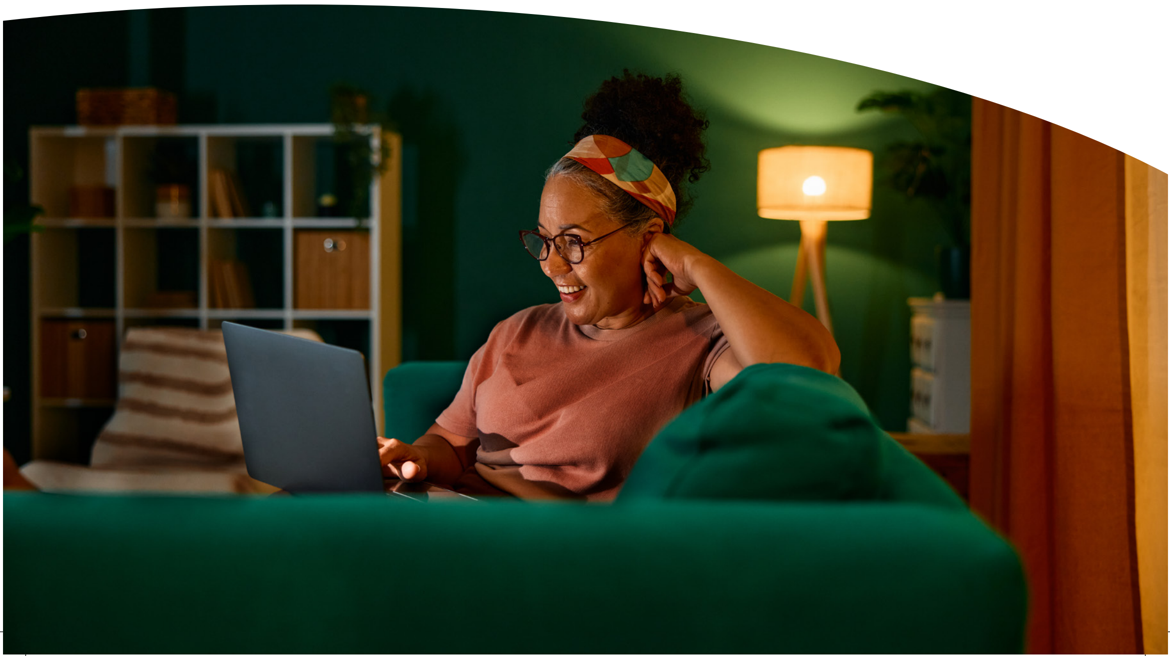
The co-operative bank

Ethical then, now and **always**

Our future with Coventry Building Society



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About Coventry Building Society and The Co-operative Bank

On 1 January 2025, Coventry Building Society (the Society) purchased The Co-operative Bank (the Bank). Both our organisations have strong histories built on ethics and values.

We're working on the next steps to bring our organisations together. To do this, we're proposing to transfer the Bank's business, including smile, to the Society.

We expect this to happen on 1 January 2027, subject to Court approval of the proposed transfer.

In this booklet, you'll find lots of information about the proposed transfer, the process we'll follow and what it means for you and your account(s). It's important that you read it.

If you're happy with the proposed transfer, you don't need to do anything. Please be aware that some of your money may no longer be covered by the FSCS in the way that it was before the proposed transfer. If this happens, we'll contact you and explain how you can withdraw money if you feel you have been disadvantaged.

Inside this booklet you'll find:

An overview of what's happening

- The process we're following
- Who are Coventry Building Society?

What the proposed transfer may mean for you and your account(s)

- Your protection with the FSCS
- Coventry Building Society membership
- Your ISAs and Child Trust Funds
- Your data
- Your marketing consent
- Litigation counterparties and other claimants.

What the proposed transfer means if you're a customer of both The Co-operative Bank and the Coventry Building Society

Next steps

- If you have any questions
- If you wish to raise a concern or object.

An overview of what's happening

We're proposing to move the Bank's business, including smile, to become part of the Society. This includes all:

- Current accounts
- Savings accounts
- Mortgages
- Credit cards
- Loans.

We've created a dedicated page on our website. You will find lots of useful information and documents, it also includes frequently asked questions (FAQs).

Scan the QR code or visit
co-operativebank.co.uk/coventry-transfer/

A helpline has been set up if you have any questions about the proposed transfer and how it impacts you.

Please call us on 0800 028 4321*. Lines are open Monday to Friday between 9am to 6pm.

In order for the proposed transfer to happen, the Bank is required to get the Court's approval. A Court hearing will take place to decide whether to approve the proposed transfer. This is currently expected to take place on 2 December 2026.

If the Court approves the proposed transfer, your account(s) will transfer to the Society. We expect this to take place on 1 January 2027 (the **Effective Date**).

If any of these dates change, we'll update our website.

If the Court doesn't approve the proposed transfer, it won't go ahead.

Nothing will change and we'll continue to operate as we do today.

The process we're following

Writing to you, our customers

We're contacting all of the Bank's customers to let them know about the proposed transfer and what it means for them.

If the proposed transfer is approved, there will be no change to the way you manage your account(s) with us on a day-to-day basis.

If the proposed transfer becomes effective, the Society will still use 'The Co-operative Bank' and 'smile', as trading names. This means you'll continue to see the Bank and smile branding and logos on communications we send you, such as letters, statements and emails.

If the proposed transfer is approved, the Society will then be responsible for providing your account(s). The Society will have rights and responsibilities under your account(s) terms in the same way the Bank does currently.

The Society will become the data controller of any of your personal information which the Bank uses or holds. This means the Society will look after your data and make sure it's safe. Further information about how the Society will look after your data is contained in this booklet and FAQs.

In the next section of this booklet, we've gone into more detail about what the proposed transfer may mean for you and your account(s).

Consultation with regulators

We're working with our regulators;

- The Prudential Regulation Authority (PRA)
- The Financial Conduct Authority (FCA).

This is to make sure they're fully aware of the proposed transfer.

How the proposed transfer will be publicised

Notice of the proposed transfer application is being published in;
The London Gazette, Belfast Gazette, Edinburgh Gazette, The Guardian, and The Times.

Who are Coventry Building Society?

The Society was founded in 1884 by local businessman, Thomas Mason Daffern. He created a mutual relationship between savers and borrowers to help the people of Coventry buy their own homes.

It's committed to:

- Delivering great value
- Great service that puts you first
- Being a safe, trusted home for your money
- Making a difference to communities across the UK.

As a mutual, the Society is owned by its members. And because it doesn't have shareholders, everything it does is based on the best interests of its members.

The Society welcomed the Bank to the Coventry Building Society Group on 1 January 2025.

You can find out more about the Society on its website:
coventrybuildingsociety.co.uk/member/why-choose-us.html

What will the proposed transfer mean for you and your account(s)?

If the proposed transfer is approved, the transfer will legally move your account(s) from the Bank to the Society. There will be no immediate change to your day-to-day banking.

The legal document which sets out the terms of the proposed transfer is called the **Scheme Document** and the process we follow is called the **Scheme**.

The Coventry Building Society will still use 'The Co-operative Bank' and 'smile' as trading names. This means you'll continue to see The Co-operative Bank and smile branding and logos on letters, statements and emails. The organisation responsible for providing your account(s), will change to the Society if the proposed transfer is approved.

What won't change:

- How to contact us about your Bank and smile accounts.
- The Society will still use 'The Co-operative Bank' and 'smile' as trading names.
- Your sort codes and account numbers will stay the same.
- Your PIN and debit or credit card will stay the same.

- Your account features won't change.
- Any Direct Debits and standing orders you've set up. You won't need to make any changes to the way you access your money or make your payments.
- If you have any repayment arrangements set up, for example in relation to a mortgage, credit card or personal loan, they'll continue as they are.
- You'll need to continue to make your payments on any lending arrangements you have. This includes any mortgage, credit card or personal loan you have with us.
- You'll still be able to use the same details when logging in to personal or the business online banking and mobile apps.
- The Bank and smile web address(es) will stay the same. So will our contact details.
- There will be no immediate changes to interest rates as a direct result of the proposed transfer. However, we will continue to review the interest rates for our accounts and may make changes for the reasons set out in our terms and conditions. We will align the Bank's mortgage Standard Variable Rate with the Society's mortgage Standard Variable Rate before the Effective Date and will contact you to give you more information nearer the time.
- There will be no change to the fees and charges that apply to your account(s) as a direct result of the proposed transfer.
- There will be no changes to packaged bank account or Credit Card Plus insurance benefits. Your insurance policies will continue to be provided by the current third-party insurers, and there will be no changes to how you manage your policy or contact the insurer.
- If you have International SOS emergency cover for your credit card, there will be no changes. Your insurance policy will continue to be provided by the current third-party insurer, and there will be no changes to how you manage your policy or contact the insurer.

What will change:

- The Society will become your accounts(s) provider and you will become a customer of the Society.
- Your terms and conditions will be updated to reflect the Society being your account(s) provider.
- The Society will become responsible for looking after your data.
- You will start to see the Society's name on the bottom of letters, emails or documents we send you.
- You may become a member of the Society depending on the accounts you hold, your personal circumstances and status.

- Your eligible deposits will only be protected by the Society's cover of the Financial Services Compensation Scheme (FSCS). This means your protection will be limited to a total of £120,000.
- If you have an ISA, the Society will become your ISA manager.

After the proposed transfer, we may make some changes to our account(s), processes or IT systems. This will happen gradually. We'll always keep you up to date with any changes that may affect you.

We've outlined more about what these changes may mean later in this booklet.

Your protection with the Financial Services Compensation Scheme (FSCS)

The FSCS is the UK's deposit guarantee scheme. It protects up to £120,000 per eligible person, per bank or building society should they fail.

Joint accounts benefit from FSCS protection up to the same limit of £120,000 per person, so a two-person joint account is protected up to £240,000. Your money will still be protected by the FSCS if the proposed transfer is approved. But the £120,000 per person protection limit will be spread across any eligible deposits you have with the Bank, smile, and the Society.

If you only have and keep account(s) with the Bank, you'll still have £120,000 of protection for those after the proposed transfer. But it's worth noting, if you already have an account or open one with the Society in the future, your protection will stay at £120,000 in total for your account(s).

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Here's an example of what this means:

Before the proposed transfer	Separate protection applies for your deposits. This means you can have up to £120,000 with both the Bank (including any smile accounts) and £120,000 with the Society.
After the proposed transfer	The protection covers your total combined deposits with both the Bank (including any smile accounts) and the Society.
Here's an example: So, let's say you had £80,000 of deposits with the Bank (or smile) and £60,000 with the Society, together that would equal £140,000. Before the proposed transfer, the full amount of the deposit balances would be covered by FSCS. If the proposed transfer is approved, the extra £20,000 above £120,000 would not be covered by the FSCS. For joint accounts, the balance is split equally between account holders, so 50% of the balance counts towards each account holder's £120,000 limit. Let's say, you have a joint account with one other account holder with £90,000 in it, you and the other account holder will each have £45,000 protected. Any accounts in your sole name would also be accounted for when calculating your entitlement to the £120,000 deposit limit.	

Moving your money due to the changes in your FSCS protection

If you hold eligible deposits with both organisations and the proposed transfer is approved:

- Some of your money may no longer be covered by the FSCS in the way that it was before the proposed transfer.
- If that happens, we'll contact you and explain how you can withdraw money, if you feel you have been disadvantaged.
- We will allow you to withdraw some money without notice, penalty or charges (known as 'penalty free' withdrawals). This is so that you do not lose any FSCS protection you currently have because of the proposed transfer. This will be for a limited period of three months, following court approval of the transfer. We'll write to you with more information nearer the time if you're impacted by this.

You'll be able to withdraw enough deposits so that you do not have money above the FSCS limit for all of your accounts combined across both the Bank and the Society, after the proposed transfer.

- If you have limited access, notice, or fixed term accounts with the Bank or the Society, you'll be able to withdraw money penalty-free for three months, starting the day after the Court approves the Scheme. The penalty-free withdrawal period will run from 3 December 2026 until 2 March 2027.
- For these types of accounts, the amount you can withdraw penalty-free will be limited to the total amount of deposits with both the Bank and Society which are above the £120,000 FSCS limit. We call this your penalty-free withdrawal amount. You will not be able to withdraw these excess amounts without notice, penalty or charges outside of the penalty-free withdrawal period.
- To make a penalty-free withdrawal, contact us between 3 December 2026 and 2 March 2027. We'll contact you closer to the time if this applies to you.
- If you have an instant access account (such as a current account or instant access savings account), you can withdraw money at any time, without penalty and without giving us notice. There's no restriction or limit on how much you can withdraw from this type of account.

If, as a consequence of moving your money to reduce your combined balance for FSCS reasons, within the three-month period to 2 March 2027, you can't match the interest rate you are currently being paid on your fixed term savings for the remaining term, you may be entitled to a payment to compensate you for any loss of interest. If you think you are in this position, please contact us on 0800 028 4321*. Lines are open Monday to Friday from 9am to 6pm.

You can find out more information at **fscs.org.uk**.

Please be aware of fraudsters who will often use times of change to try and steal personal details. They may try and trick you into sending them money by pretending to be your bank or building society.

We will never contact you to ask you to transfer money, or for your account details. If you're contacted and asked to do this, it will be a scam.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. 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.

Coventry Building Society membership

As a mutual organisation, the Society does not have external shareholders as companies do. Instead, it has members. The Society's members broadly consist of its saving and borrowing customers.

If you open a new savings or mortgage account with the Society, you will automatically become a member. There are certain requirements set out in the Society's Rules you will need to meet. A copy of Coventry Building Society's Rules is available at **www.coventrybuildingsociety.co.uk**.

If you don't currently have a savings or mortgage account with the Society, you won't be an existing member. Members perform a similar role to company shareholders. They are entitled (subject to certain criteria) to:

- Attend general meetings
- Vote on items of business (including on the election or re-election of the Society's directors).

Where an account is held in joint names, these rights only apply to the member who is the first named on the account. All members are entitled to receive copies of certain documents, including the Annual Report and Accounts.

If the proposed transfer is approved, you may automatically become a member of the Society. This depends on the type of account(s) you have when the proposed transfer happens as well as your personal circumstances and status.

If you're an individual, you'll become a member if you hold any of the following accounts personally with the Bank (including any smile accounts):

- Savings account
- Current account
- Mortgage account (including Buy to Let mortgages).

If you are a savings account or current account holder, you will become what is known as a "shareholding member" of the Society and your account will be treated as a "share account" under the Society's Rules. If you are a mortgage account holder, you will become what is known as a "borrowing member" of the Society. If you hold both types of account, you will be both a shareholding member and a borrowing member.

The Society's Rules apply to both shareholding members and borrowing members.

If you hold a joint savings account, current account, or mortgage account with another person, all holders will become members. However, if there are more than four joint holders, only the first named four customers will become members.

You will not become a member if you only have a credit card and/or a personal loan.

You will also not become a member if:

- You are named as the holder of a personal or business current account and you are acting in your capacity as a member or representative of an unincorporated body such as a club, association or voluntary group.
- You are managing an account on someone else's behalf, and the account is in their name. For example, under a power of attorney, third-party mandate, or court order.
- You are a beneficiary of a trust or similar setup, and the account is in someone else's name. For example, if an account is in a parent's name, holding money for their child, only the parent becomes a member. If the account is in the child's name, the child becomes a member.
- You are a guarantor on a mortgage.
- You are a corporate entity, such as a limited company, a limited liability partnership or co-operative and community benefit society.
- You are a bare trustee or a simple trustee acting on behalf of a corporate entity.

If you have a Buy to Let mortgage and if the proposed transfer is approved, your mortgage will initially be transferred to and managed by the Society.

This means that if you qualify, you will receive membership rights. Over time, Buy to Let mortgages may be moved to a subsidiary within the group. If this happens, you'll no longer be a member. If your account is selected to move in the future, we'll contact you well in advance to explain what this means and to make sure you have all the information you need. There is nothing you need to do now and your current terms and conditions will continue to apply.

If you're already a member of the Society, this will not change. However, your savings account, current account and/or mortgage account with the Bank may also qualify as an additional membership account.

Business customers

If you are a business customer, you may become a member if you're a sole trader or partnership (but not a limited liability partnership or a partnership with a body corporate as a partner), holding either a savings, mortgage or current account.

If you're an unincorporated body such as a club, association or voluntary group, you're likely to become a member if you hold a savings or mortgage account, but not if you hold a current account only. Corporate entities, such as limited companies or limited liability partnerships, won't qualify for membership.

We'll be in touch with more information about being a member if the proposed transfer is approved and if it comes into effect from 1 January 2027.

The Charitable Assignment Scheme

If you become a member of the Society because your savings or current account is transferred from the Bank to the Society, you will be a shareholding member. You will also then be treated as having agreed to the terms of the Society's Charitable Assignment Agreement.

This agreement was introduced to stop people opening accounts just to benefit from a windfall payment, or equivalent, if the Society were to transfer its business to a company such as a bank.

In the unlikely event that the Society were to transfer its business to a company, members may be entitled to such a windfall payment, or equivalent. However, the Charitable Assignment Scheme means that if this happens within five years of you becoming a shareholding member, any payment or equivalent would not go to you. Instead, the Coventry Building Society Charitable Foundation (or another charity chosen by the Foundation) would have the right to receive it.

The Agreement will not apply to you if:

- You were already a member of the Society on 2 November 1998 and have stayed a member ever since; or
- You agreed to the terms of the Society's Charitable Assignment Scheme at an earlier date because you're already a shareholding member. In this case, the earlier agreement applies; or
- You are part of a specific group that the Society has decided should be exempt.

You can learn more about the Society's Charitable Assignment Scheme at;

www.coventrybuildingsociety.co.uk/member/help/savings/charitable-assignment-scheme.html or by downloading the Agreement: **www.coventrybuildingsociety.co.uk/content/dam/cbs/member/pdfs/savings/charitable-assignment.pdf**

Your ISAs

If the proposed transfer is approved, the Society will become the ISA manager for any ISAs you hold with the Bank (including any smile accounts). This won't change anything about your ISA – all its features and how you manage it will stay the same.

If you have an ISA with the Bank and the Society, the accounts will remain separate if the proposed transfer takes effect. You can continue to pay money into these accounts, as long as you stay within your overall annual ISA allowance.

Transferring your ISA

If the proposed transfer takes place and you don't want the Society to become your ISA manager, you can move your ISA(s) to another provider. This is known as an ISA transfer. It makes sure that the money in your ISA(s) keeps its tax-free status.

If you want to transfer to a new provider, please check with us that you are able to do so without incurring a penalty. This may apply to customers holding a fixed rate ISA or other cash ISAs. Then you'll need to contact the new provider to arrange the transfer on your behalf. The new provider will then contact us, and we'd transfer your ISA(s) to them.

Please note that if you are transferring your ISA to another provider because your FSCS protection will be reduced following the proposed transfer, there will be a penalty free window that this can be completed in. Please see the FSCS section for more information. We'll contact you nearer the time if you're impacted.

Remember, if you withdraw directly from your ISA(s), or if you close the account(s), the money you withdraw will no longer benefit from its tax-free status. The only way to move the money in your ISA(s) to another provider and keep the tax-free status is to do an ISA transfer.

Child Trust Funds

If the proposed transfer is approved, any Child Trust Funds you hold with the Bank will be transferred to the Society. There will be no other changes to the way you use or manage the Child Trust Fund.

If the proposed transfer takes place and you don't want the Child Trust Fund to transfer to the Society, you can move it to another provider. You will need to contact your new provider to arrange this.

How your personal data will be affected

If the Court approves the proposed transfer, all your personal data will transfer to the Society on the 1 January 2027. The Society will then become the data controller for all the accounts and services being transferred. Even where they continue to be provided using 'The Co-operative Bank' and 'smile' as trading names. This means the Society is responsible for making sure your data is managed safely and in accordance with the data protection laws and regulations.

Your data protection rights under UK law will not change. You can continue to update your personal details and exercise your rights using the same contact channels you use today. Should any processes for exercising your data protection rights change as the businesses come together, these will be fully detailed in the updated Coventry Building Society Privacy Notice.

There will not be any immediate changes to how your information is used, stored, or protected. As the Society brings the two businesses together over time, some systems or processes may change, but your data will always be handled securely and in line with UK data protection legislation. We remain committed to protecting your information and ensuring it is always managed responsibly.

We will keep our privacy information up to date, so you always know how the Society uses your information and the rights you have. You can find the current Privacy Notices here:

- The Co-operative Bank Privacy Notice: **www.co-operativebank.co.uk**
- Coventry Building Society Privacy Notice: **www.coventrybuildingsociety.co.uk**

As part of the proposed transfer, the Society will publish an updated Privacy Notice reflecting its new role as the data controller.

Your marketing consent

As a customer of the Bank, you'll have told us how you would like us to send marketing communications to you and what type of marketing information you would like to receive. We call these marketing permissions. If the proposed transfer takes place, any marketing permissions you have in place for the Bank will stay the same where accounts and services are marketed using The Co-operative Bank or smile trading names:

- If you're opted out, you'll stay opted out.
- If you're opted in, you'll stay opted in.
- If you already have an existing account with the Society, you will have already selected your marketing preferences with them. They won't make any changes as a result of the proposed transfer.
- If you want to change the permissions you've given to the Bank, you can do so in our app, by visiting a branch or by giving us a call.

Litigation counterparties, other claimants and complaints

If the proposed transfer is approved, and you need to make a complaint or claim in the future, you must bring this against the Society at its address at Coventry House, Binley Business Park, Harry Weston Rd, Binley, Coventry CV3 2TQ.

This change will come into effect on the Effective Date.

If the proposed transfer is approved, from the Effective Date:

- Any legal action in the UK relating to the Bank will transfer to the Society.
- Any rights that customers or third parties may have against the Bank, such as potential claims, and rights that the Bank may have against customers or third parties will transfer to the Society.
- Any ongoing legal action will be transferred from the Bank to the Society. If you are a party to any legal action, the other party to the proceedings or claims will become the Society.
- Any outstanding complaints you may have with the Bank will be transferred to and handled by the Society in the same way as they were by the Bank before the Effective Date.

What will the proposed transfer mean if you're a customer of both the Bank and the Society

If the proposed transfer goes ahead, the Society will take over your account(s) from the Bank. This may give the Society new rights in relation to your account(s) transferred from the Bank and those already with the Society that it didn't have before.

We explain these rights in the sections that follow.

The Scheme includes restrictions to make sure you are not worse off because of the proposed transfer. These restrictions limit when and how the Society can use those rights. In some cases, these limits will only apply for a set amount of time. These limits don't apply if the Society could have exercised their rights anyway had the proposed transfer not happened. Most of the limits also won't apply to new agreements you enter into with the Society after the proposed transfer (including any account(s) under the Bank or smile brands).

The next sections explain how the Scheme deals with these rights, including:

- Using money from one account to repay amounts owed in relation to another; and
- Rights that apply across multiple accounts or debts across different agreements.

Set-off rights

What are set-off rights?

- This is when a bank or building society can use money in one of your accounts to reduce or pay off a debt you owe them. For example, they may use money from your savings account to pay off a a credit card held with the same bank or building society.

What does this mean for me?

- The Society won't use money in one of your existing accounts with the Bank (including any smile accounts) to reduce or pay off debts owed on one of your existing Society accounts, or the other way round, for a period of 12 months following the proposed transfer. After this 12-month period, the Society may be able to do this, but only if your account terms allow it and by giving advance notice if needed.

- If your account is on a fixed term at the time of the proposed transfer, the Society won't do this during the fixed term, and the 12 months won't start until the fixed term ends. This means you'll benefit from a longer period where this right can't be applied.

All monies rights

What are all monies rights?

This is when a bank or building society can use an asset (such as a house and/or land) that secures one debt that you have with them to reduce or pay off another debt or other obligation that you have with them.

For example, if a loan is secured against land, a bank or building society may be able to sell the land to reduce or pay off a different loan you have with that bank or building society.

What does this mean for me?

If the proposed transfer takes effect, the Society won't be able to use any asset given as security already in connection with account(s) with the Bank (including any smile accounts) to reduce or pay off existing debts you to with the Society or the other way round.

Consolidation rights

What are consolidation rights?

This is the right of a bank or building society, in certain circumstances, such as where the terms and conditions allow, to not pay back or return the assets that you've given to them as security against one debt until another debt or obligation you owe them is paid off.

What does this mean for me?

If the proposed transfer takes effect, the Society won't be able to hold on to assets given to the Society as security under an existing Society account in order to use it as security against an account with the Bank (including smile) which transfers, or vice versa.

Cross-default rights

What are cross-default rights?

This is when a bank or building society can ask a customer to repay money or meet their obligations under one agreement, if they breach another agreement.

For example, if a customer has a mortgage and a separate loan with the same bank or building society, the terms and conditions may allow them to treat the customer as having breached the mortgage agreement because the customer didn't make a payment on the personal loan when it was due.

What does this mean for me?

If the proposed transfer takes effect, a breach of an existing agreement you have for a Bank account(s) (including any smile account(s)) won't be treated as a breach of an existing agreement with the Society, or the other way round.

Guarantee or indemnity obligations

What are guarantee or indemnity obligations?

This is when someone agrees to step in and fulfil another person's obligations under an agreement if that person breaches it, or to cover any resulting costs incurred by the Bank or the Society.

Both the Bank (including smile) and the Society offer some accounts which require a guarantee or indemnity. If you are a customer of one or both businesses, you may have been required to provide guarantees or indemnities for one or more of your accounts.

What does this mean for me?

If the proposed transfer takes effect, your liability, or the liability of another person, under any guarantee or indemnity:

- Given to the Society won't be applied to your Bank (including smile) account(s)
- Given to the Bank (including smile) won't be applied to your Society account(s).

Entire agreement clauses

What are entire agreement clauses?

Some terms and conditions may be stated to apply across more than one account you hold with a bank or building society. These are known as "entire agreement" clauses.

For example, if a customer has a savings account with a bank, the terms and conditions for that account may be stated to apply to all accounts held by the customer with that bank or building society.

What does this mean for me?

If the proposed transfer takes effect:

- Any entire agreement clause in your agreements with the Bank (including smile) will only apply to your accounts with the Bank (including smile); and
- Any entire agreement clause in your agreements with the Society will only apply to your accounts with the Society.

Any entire agreement clauses in new agreements that you enter into with the Society after the Effective Date will only apply to your accounts with the Society unless stated otherwise.

Other rights

What are other rights?

A bank or building society may have other rights to alter or secure a liability owed to it, or to restrict the way in which a customer deals with money on their account under the account terms.

What does this mean for me?

If the proposed transfer takes effect, the Society won't be able to exercise any other rights in relation to your accounts, money in your accounts or the debts that you owe to it, that it wouldn't have had if the proposed transfer hadn't happened.

Next steps

If you're happy with the information in this booklet, **you don't need to do anything**. There will be no change to the way you manage your account with us on a day-to-day basis. **Please remember that some of your money may no longer be covered by the FSCS in the way that it was before the proposed transfer. If this happens, we'll contact you and explain how you can withdraw money if you feel you have been disadvantaged.**

We're always happy to help if you have some questions about the proposed transfer and what it may mean for you.

Please call our dedicated team on 0800 028 4321*. Lines are open Monday to Friday between 9am and 6pm.

You have a right to raise a concern or object to the proposed transfer if you think you'll be negatively affected by it. There are a few ways you can do so.

Sending us your concerns or objections

If you'd like to object directly to us, you can get in touch by using the details below:

- **Complete the online form**

You can submit your objections or questions by visiting

co-operativebank.co.uk/coventry-transfer/

- **Call us**

Please call us on 0800 028 4321*. The team will register your objections or answer any questions you may have. Lines areopen Monday to Friday between 9am and 6pm.

- **Write to us**

Please use the address: The Co-operative Bank, 1 Balloon Street, Manchester, M4 4BE. We'll send a copy of your objection to the Court and a summary to the UK financial regulators ahead of the hearing proposed to be held on 2 December 2026.

Please note, you won't be able to object after the hearing takes place on 2 December 2026.

- **Attend the Court hearing**

You can attend the Court and raise your objection in person or send a representative on your behalf. The Court hearing is due to take place on 2 December 2026 at the Rolls Building, Fetter Lane, London EC4A 1NL.

You can make your views known up until the day of the Court hearing, it would be helpful if you could please let us know any objections by 25 November 2026.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. 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.

Attending the hearing or sending a representative on your behalf

You also have a right to attend the hearing on 2 December 2026 to present any objections or concerns you may have. You may also appoint a representative to do this on your behalf. Your representative doesn't need legal training. They will need the permission of the Court to speak or to have appropriate rights of audience to attend. Any costs associated with you appointing a representative to attend the hearing on your behalf will not be covered by the Bank.

Please note, you won't be able to object after the hearing takes place on 2 December 2026.

You can make your views known up until the day of the Court hearing, it would be helpful if you could please let us know any objections by 25 November 2026. This will help us to address any of your concerns.

If you would like to receive this information in an alternative format such as large print, audio or Braille, please call us on 0800 028 4321*. Lines are open Monday to Friday between 9am and 6pm. Alternatively you can use the online form at **co-operativebank.co.uk/coventry-transfer/**

Stay safe from scams

Remember, we'll **never** ask for your pin, password, or other security details in full over the phone or anywhere else.

Fraudsters often use times of change to try to steal personal details. We will never contact you to ask you to transfer money.

Please stay vigilant if you're contacted by phone, email or text by someone claiming to be us or the Society.

If you're suspicious, stop all contact and report it. Stop, Hang Up, and dial 159.

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Information correct as at 08/2026.

MKTG/PVII/Aug/BK