

Important information

about your credit card agreement

It's important that you read the Pre-Contract Credit Information document and the Summary box which is provided in your agreement pack. They contain key details about the credit card agreement that you are considering. You should use the information there and in this document to help you decide whether the card will meet your needs, before you go ahead with the agreement. Where this document has been given to you in person, you can take it away to read in your own time.

What is a credit card suitable for?

A credit card is most suitable for borrowing on a short-term basis. You can borrow up to your credit limit to make purchases, obtain cash or make cash-related payments (these may be charged at a higher rate of interest). The credit can be paid off whenever you want and reused.

The **smile** Credit Card is designed for people who want to operate their account online. You can access your recent transactions online and will receive some statements and other notices in electronic format. This means that if you prefer to receive paper statements or don't have regular access to the internet, this card may not be suitable for you.

Depending on what you want to use the credit for, there may be cheaper ways to borrow – for example, a credit card is normally an expensive form of credit if you intend to borrow a large amount and repay it over a long period.

We don't allow you to build up positive balances on your account, so a credit card is not suitable if that's what you're aiming to do.

This card may not be right for you if you want more certainty about the amount you borrow or repay.

How is my credit limit set?

We may change the credit limit for any reason set out in these conditions. We may also change it if our assessment of your credit worthiness suggests a different credit limit may be appropriate, or to reduce the risk of fraud.

We may contact you to offer to increase your credit limit however any increases will not be processed until your acceptance has been received. You can ask us to increase it sooner.

You can opt out of any future credit limit increases by contacting us. Please also let us know if you would like to reduce your credit limit at any time.

If we reduce your credit limit based on our assessment of affordability or risk or if we have reviewed credit limits generally, we'll tell you personally but not always in advance of the change. We won't reduce your credit limit to an amount below your current balance. However if any transactions have been authorised but not yet charged to your account when we decrease your credit limit, your credit limit could be exceeded when they are charged to your account. We may then charge the relevant fee.

How much will the credit cost me?

The Pre-Contract Credit Information document and your agreement show the total amount payable. This is an illustrative figure only which assumes a credit limit of £1,200 which you draw in full at the outset of the agreement, then don't use the card anymore and take a year to repay the credit in equal monthly repayments of capital.

Your monthly statements will show a minimum monthly payment amount and you must make a payment for at least that amount each month on or before the date specified for payment.

The minimum payment will be the highest of:

- (a) 2% of the total balance on your statement (including interest and charges);
- (b) £5; or

- (c) the sum of (i) interest for the period from your last statement, (ii) any charges and (iii) 1% of the total balance on your statement (excluding interest and charges).

We round up the minimum payment to the nearest pound. If you owe less than £5, you must pay us the full amount you owe.

Important features of the agreement that affect how much you actually pay for the credit

- Any introductory interest rates only last for the period set out in your agreement, after which the standard rates will apply.
- Where interest rates are stated as being variable, we can change them, but we'll give you written notice before any change takes effect. If you don't want to accept an interest rate increase, you can close your account at any time up to two months from the date we tell you of the change and pay off the amount you owe at the unchanged rate.
- It will take you longer and cost you more to clear your balance if you only make the minimum payment each month.
- If you only repay part of your credit card balance, we'll apply the amount you do pay to reduce higher interest rate balances before lower interest rate balances.
- If you exceed your credit limit (even if we allow it), we'll charge you a fee of £10 for doing so.

Which other features of the agreement should I be aware of?

There are different ways to use the card and different interest rates which apply to these, which we explain in the agreement. For example, withdrawing cash is more expensive than using the card to make purchases. This is because we won't charge interest on purchases if the whole outstanding balance shown on your statement is always paid off by the payment due date shown on that statement. However, we always charge interest on cash withdrawals and balance transfers from the date you use your card to obtain cash or complete a balance transfer. In addition, higher interest rates apply to cash transactions and certain charges may apply to cash transactions and balance transfers – details are set out in the pre-contractual information and the agreement.

What happens if I don't keep up with my repayments?

Failing to pay your minimum payment on or by the relevant due date is a breach of your agreement. We'll charge interest on late payments at your product's interest rate at that time, and you may also incur fees such as a late payment charge of £10 or an unpaid returned payment charge of £10. Where you fail to pay your minimum payment, the total amount you owe will increase more quickly.

If you repeatedly fail to make payments on time or go over your credit limit, it could have serious consequences.

We may:

- demand that you repay the amount you owe on the account immediately;
- share information about you and the conduct of your account with credit reference agencies (which may make it more difficult for you to borrow in future);
- restrict access to credit on this account or other accounts you have with us (such as an overdraft) if we change our view of your ability to repay us; and
- bring legal action to recover what you owe us.

Can I withdraw from the agreement?

You can withdraw from the agreement, without giving a reason, by writing to us at: Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE or calling us on **0345 600 6000**[†]. You can do this within 14 days, starting the day after we confirm that we have signed the agreement.

Within 30 days after telling us you want to withdraw, you must repay anything you have borrowed. You won't be charged interest if you repay everything during this period.

How do I get more information?

We hope that this document and the other information provided contains everything you need to know about the agreement to allow you to make an informed decision about taking the credit. It's important that you understand your obligations under the agreement. If you have any questions about your agreement or would like to ask us for more information, please contact us on **0345 600 6000**[†].

Only sign the agreement when you are satisfied that the product is right for you.

Please call 03457 212 212^{*†} 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 cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

[†]Lines open 8am to 8pm, 7 days a week.

Information correct as at 10/2024.

Pre-contract credit information

smile Classic credit card

1. Contact details

Creditor.	The Co-operative Bank p.l.c.
Address.	P.O. Box 101, 1 Balloon Street, Manchester M60 4EP.
Telephone number(s).	0345 600 6000*

2. Key features of the credit product

The type of credit	Credit card
The total amount of credit. This means the amount of credit to be provided under the proposed credit agreement or the credit limit.	We'll tell you your credit limit after we've signed the agreement. We base your credit limit on our assessment of your financial circumstances, your account history, information we receive from credit reference agencies and other factors we consider relevant to your ability to repay. We'll review your credit limit throughout the life of the agreement.
How and when credit would be provided.	You'll normally be able to use the account after you activate and use the card we send you or earlier if, for example, we allow you to make a balance transfer before that time. You, and any additional cardholder, can use the account for the following types of transaction: <ul style="list-style-type: none"> To make a purchase. To get cash or make a cash-related payment (such as buying travellers cheques or foreign currency, placing a bet (or making other gambling payments), or buying money orders). To make a balance transfer by asking us to send a payment from your account to reduce or repay an amount you owe another lender. To make a funds transfer by asking us to send a payment from your account to a bank account in your name with us or another bank. We treat this as a cash-related payment.
The duration of the credit agreement.	This agreement begins when we have opened the account linked to your card. It does not have a fixed end date or minimum duration.
Repayments. Your repayments will pay off what you owe in the following order.	Each month you must pay at least the minimum payment by the payment date shown on the statement we send you. You can always pay more than the minimum payment if you want to pay less interest. The minimum payment will be the highest of: <ul style="list-style-type: none"> 2% of the total balance on your statement (including interest and charges); £5; or the sum of (i) interest for the period from your last statement, (ii) any charges and (iii) 1% of the total balance on your statement (excluding interest and charges). We round up the minimum payment to the nearest pound. If you owe less than £5, you must pay us the full amount you owe. Repayments will pay off: <ul style="list-style-type: none"> first: the minimum payment shown on your statement; second: the remaining balance shown on your statement; and third: any items not yet included on a statement. If you pay less than the total amount owing, your payment reduces higher interest-rate balances (such as cash transactions) first, before lower interest-rate balances (such as purchases). If some amounts are charged at the same interest rate, we apply your payment to the oldest amounts first. However, if you have more than one promotional offer at the same rate, we'll apply your payment to balances on promotional offers that started first, even if you have older transactions on a promotional offer that started later.

<p>The total amount you will have to pay.</p> <p>This means the amount you have borrowed plus interest and other costs.</p>	<p>£1,340.82</p> <p>When this agreement is made, we don't know how much you'll actually pay, or the cost, because this depends on how much you borrow, how quickly you repay and whether we change our interest rates or charges or other terms, such as the minimum payment amount. So, when we work out the total amount payable figure, the law requires us to assume that the credit limit is £1,200, you spend the full amount on purchases on the first day of the agreement and you repay it with interest at the standard rate for purchases in 12 equal monthly payments.</p>
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3. Costs of the credit

<p>The rates of interest which apply to the credit agreement.</p>	<p>If you have a smile current account, you'll be eligible for a preferential rate. If you close that account, the interest rate will revert to our standard rate.</p> <p>Preferential rates</p> <p>Our preferential variable rates are currently:</p> <ul style="list-style-type: none"> • 19.9% (variable) on purchases; and • 19.9% (variable) on balance transfers. <p>Standard rates</p> <p>Our Standard variable rates are currently:</p> <ul style="list-style-type: none"> • 23.9% (variable) on purchases; • 23.9% (variable) on balance transfers; and • 27.9% (variable) on cash or cash-related payments. <p>We charge interest from the date we add each transaction or charge to your account – which may not be the same as the date you made the transaction – until you have fully repaid the amount you owe. We work out interest daily and add it to your account on the next statement date. If you repay your statement balance (including all promotional balances) in full by the due date, we won't charge interest on purchases shown on that statement – provided you also paid the previous month's balance in full by the due date. We always charge interest on cash or cash-related payments, balance transfers and any balances to which a promotional rate applies.</p> <p>Changes</p> <p>We may change the rates we charge as set out in your agreement. If we make a change that is to your advantage, we'll tell you personally before it takes effect. For most other changes we make, we'll tell you personally at least two months before the change.</p>
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<p>Annual Percentage Rate of Charge (APR).</p> <p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p>23.9% APR</p> <p>For purchases, the APR is calculated using the same assumptions as for calculating the total amount you will have to pay above.</p> <p>If the APR were to be calculated using the interest rate applicable to another form of drawdown, such as cash or withdrawals, then the APR may be higher.</p>
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Related Costs

<p>Any other costs deriving from the credit agreement.</p> <p>Conditions under which the above charges can be changed.</p>	<p>If you have a smile current account, you'll be eligible for preferential charges. If you close that account, the charges will revert to our standard charges.</p> <p>Preferential charges</p> <p>The following charges will apply:</p> <ul style="list-style-type: none"> • 0% on purchases in sterling; and • 0% fees on balance transfers. <p>Standard charges</p> <ul style="list-style-type: none"> • 0% on purchases in sterling; • 0% fees on balance transfers; • 3% of the cash or cash-related payments (or a minimum of £3); • 2.75% of the transaction value on non-sterling purchases; and • 2.75% of the transaction value on non-sterling cash or cash-related payments. In addition, we charge a 3%, or £3 minimum fee. <p>Other charges</p> <ul style="list-style-type: none"> • For going over the credit limit (even if we allow it) – £10. • For payments which are returned unpaid – £10. • For obtaining a copy statement – £2.50. • For taking action to obtain repayment (including enforcement action), we may require you to pay our reasonable costs and expenses, including legal and tracing costs. <p>Changes</p> <p>We may change our charges for the reasons set out in your agreement. If we make a change that is to your advantage, we'll tell you personally before it takes effect. For most other changes we make, we'll tell you personally at least two months before the change.</p>
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Costs in the case of late payments.	You will pay £10 for paying late. We don't charge any interest on this or other default charges but we will charge interest on the outstanding balance at the relevant rate. We will only change the interest rate and charges for the reasons set out above and in your agreement.
Consequences of missing payments.	Failing to make payments could have severe consequences. For example, it could result in legal action against you (at your cost) to recover anything you owe under this agreement. It may also make it more difficult for you to get credit in the future.

4. Other important legal aspects

Right of withdrawal.	You can withdraw from this agreement, without giving a reason, by writing to us at Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE or calling us. You can do this within 14 days, starting the day after we confirm that we have signed the agreement. Within 30 days after telling us you want to withdraw, you must repay anything you have borrowed. You won't be charged interest if you repay everything during this period.
Early repayment.	You can repay all, or part, of the amount you have borrowed at any time.
Consultation with a credit reference agency.	We will inform you immediately and without charge if we reject your credit application on the basis of information obtained from a credit reference agency. We will also provide you with the details of that credit reference agency.
Right to a draft credit agreement.	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless we are unwilling to enter into a credit agreement with you at the time of your request.
The period of time during which the creditor is bound by the pre-contractual information.	This information sets out the terms and conditions for a credit agreement that we could offer you today. We cannot guarantee that the terms and conditions would be exactly the same as set out in this document if you applied for a credit card on a different date.

5. Additional information in the case of distance marketing of financial services

(a) Concerning the creditor	
Registration number.	We are registered as a company in England and Wales under company number 990937. Our Financial Services Register number is 121885.
The supervisory authority.	We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No.121885). The Financial Conduct Authority is the relevant supervisory authority for consumer credit.
(b) Concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement.	English law.
The law applicable to the credit agreement and/or the competent court.	This agreement (and any dealings with you before the agreement) is governed by the laws of England and Wales. Any dispute that arises in relation to this agreement will be dealt with by any court in the United Kingdom, Isle of Man or Channel Islands that is able to hear the case.
Language to be used in connection with the credit agreement.	We will communicate with you at all times in English.
(c) Concerning redress	
Access to out-of-court complaint and redress mechanism.	If you have a complaint regarding the credit agreement, please call us on 0345 600 6000* or write to Customer Response, The Co-operative Bank p.l.c., 5th Floor, 1 Balloon Street, Manchester M60 4EP. If you are still unhappy with our response, you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR or telephone 0800 023 4567†. For more information visit: www.financial-ombudsman.org.uk . 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. If you think we've failed to meet our legal requirements under the Payment Services Regulations ("PSRs"), you can complain to the FCA using the contact details on their main contact page: https://www.fca.org.uk/contact . The PSRs require us to provide you with appropriate information about your transactions and consider complaints in a timely manner, among other things. For more information, visit: https://www.fca.org.uk/consumers/how-complain/submit-information-payment-services-e-money-firm

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.

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[†]Calls to 0800 and 0808 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 11/2024.

Terms & conditions

For **smile** Classic Credit Card for **smile** customers

With effect from 20 April 2020.

Please read these terms and conditions and keep them safe.

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How to contact us

For general queries, visit **smile.co.uk**.

Alternatively, you can call **0345 600 6000**, visit one of our Co-operative Bank branches, or write to Customer Service Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE.

To alert us quickly:

- that you didn't authorise a payment or you've received a payment you don't recognise
- that you think someone knows your security details

Call 0345 600 6000 as soon as possible.

To report a lost, stolen or damaged credit card:

Call 0345 600 6000 as soon as possible.

To make a complaint:

Call 0345 600 6000 or

Write to: Customer Response, The Co-operative Bank p.l.c., 2nd Floor, 1 Balloon Street, Manchester M60 4EP.

Key – Look out for symbols and boxes that help you understand our terms and conditions.



Definitions



Points to note



Examples



Important

Credit Card Agreement regulated by the Consumer Credit Act 1974

smile Classic Credit Card

The agreement is made up of the key conditions and the additional conditions. Please read it carefully and keep it in a safe place. You may ask for a copy of this agreement at any time during the term of the agreement. In this agreement:

'we', 'us' or 'our' means **The Co-operative Bank p.l.c.**, PO Box 101, 1 Balloon Street, Manchester M60 4EP and 'you' means the main cardholder

Key conditions

How much can you borrow?

You can borrow up to your credit limit. We'll tell you your credit limit after we've signed the agreement. We'll provide the credit when you use the card or card number, for example to make purchases or withdraw cash. We'll provide the credit earlier if, for example, we allow you to make a balance transfer before that time.

How much do you have to pay and when?

Each month you must pay at least the minimum payment shown on your statement. Your payment must reach us by the payment date specified on your statement. This is 25 days after the statement date or, if this is not a Business Day, the following Business Day. If you want to pay less interest, you can always pay more than the minimum payment. Your statement tells you how to make sure payments reach us on time.

The minimum payment will be the highest of:

- (a) 2% of the total balance on your statement (including interest and charges);
- (b) £5; or
- (c) the sum of (i) interest for the period from your last statement, (ii) any charges and (iii) 1% of the total balance on your statement (excluding interest and charges).

We round up the minimum payment to the nearest pound. If you owe less than £5, you must pay us the full amount you owe.

Repayments will pay off the minimum payment shown on your statement, then the remaining balance shown on your statement, then any items not yet included on a statement. If you pay less than the total amount owing, your payment reduces higher interest-rate balances (such as cash transactions) first, before lower interest-rate balances (such as purchases). If some amounts are charged at the same interest rate, we apply your payment to the oldest amounts first. However, if you have more than one promotional offer at the same rate, we'll apply your payment to balances on promotional offers that started first, even if you have older transactions on a promotional offer that started later.

You must also pay the amount of any missed payments and the amount you owe above the credit limit immediately.

You must try not to pay into your account more than you owe us. We may return any funds that exceed the balance owing on your account to the account from which the money has been sent. Alternatively, we may use any excess funds to pay off transactions that have not yet appeared on your statement in the same order as those that do appear on your statement. If we write to you about returning the funds and you do not respond, we may close your account and move any credit balance to a suspense account. You can call us at any time to ask us to return the money.



If you exceed your credit limit or fail to make a minimum payment by the due date, we'll charge you a fee.

How much does it cost to borrow?

Interest rates and charges

We'll charge interest at one of our preferential variable or standard variable rates shown in the tables below.



If you have a **smile** current account, you'll be eligible for a preferential rate. If you close that account, the interest rate will revert to our standard rate.

Our preferential variable rates are currently:

Transaction type	Annual interest rate	Charges we add to the account with the transaction
Purchases.	19.9% variable	0% for a purchase in sterling.
Balance transfers.	19.9% variable	0% balance transfer fee.

Our standard variable rates are currently:

Transaction type	Annual interest rate	Charges we add to the account with the transaction
Purchases.	23.9% variable	0% for a purchase in sterling.
Balance transfers.	23.9% variable	0% balance transfer fee.
Cash or cash-related payment.	27.9% variable	3% of the cash or payment (minimum £3).

In future, we may make promotional rates and charges available to you. If we do, we'll tell you. We'll also tell you when a preferential or promotional rate is about to end.

At the end of their promotional periods, we'll transfer any promotional balances to the standard balance. Interest will then apply to that balance at the standard rates set out above.

We charge interest from the date we add each transaction or charge to your account – which may not be the same as the date you made the transaction – until you have fully repaid the amount you owe. We work out interest daily and add it to your account on the next statement date. If you repay your statement balance (including all promotional balances) in full by the due date, we won't charge interest on purchases shown on that statement – provided you also paid the previous month's balance in full by the due date. We always charge interest on cash or cash-related payments, balance transfers and any balances to which a promotional rate applies.

You'll pay off all interest added in a month as long as you pay at least the minimum payment. If you don't, we'll charge interest on that interest.

Non-sterling transaction charges

Transaction type	Charges we add to the account with the transaction	Exchange rates for the day the transaction is converted into sterling
Purchase.	2.75% of the transaction value in sterling.	Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at co-operativebank.co.uk/travel
Cash or cash-related payment.	2.75% of the transaction value in sterling. In addition we charge a 3%, or £3 minimum fee.	Transactions are also converted into sterling using the Visa Scheme Exchange Rate which can be found at co-operativebank.co.uk/travel

Default charges

Reason for charge	Charge	Added to the account
Late payment.	£10	On your next statement date.
Going over the credit limit, even if we allow it.	£10	On your next statement date.
Payment returned unpaid.	£10	When your bank tells us it can't make the payment.
Enforcing repayment, including legal and tracing costs.	Our reasonable costs.	When we apply for enforcement.

We may also charge our reasonable costs for other expenses incurred as a result of you breaking this agreement. We'll add these charges to your account.

Other charges

Copy statements: £2.50

What is the total cost of credit?

APR	19.9% variable
Total amount payable	£1,318.66

When this agreement is made, we don't know how much you'll actually pay, or the cost, because this depends on how much you borrow, how quickly you repay and whether we change our interest rates or charges or other terms, such as the minimum payment amount. So, when we work out the total amount payable figure, the law requires us to assume that the credit limit is £1,200, you spend the full amount on purchases on the first day of the agreement and you repay it with interest at the standard rate for purchases in 12 equal monthly payments.

Can we change the terms of this agreement – including the cost of borrowing?



As this agreement could last a long time, we need to be able to make changes to it from time to time for the reasons set out below. As long as it is fair for us to do so, we may also make changes for reasons we cannot predict now.



There may also be times we need to make a change without giving a reason. If we do so, we'll always tell you in advance and explain how the change will affect you. You will then be able to end this agreement without cost if you don't want to accept the change.

This section explains:

- when and how we can make changes to your agreement (including these terms, the rates of interest, charges and any additional terms);
- how we'll tell you about any changes we're making; and
- what you can do if you don't want to accept the changes.

When we can make changes

We can increase or decrease interest rates and charges 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.

We can also increase or decrease our interest rates and charges and change any other terms to reflect an actual or reasonably expected change for any of the following reasons:

Reason	Example
A change in our underlying costs.	There is a change in the amount we have to pay to borrow the money we lend our customers, so we may need to change what we charge for borrowing.
A change in law, regulation, code or industry guidance that applies to us, including a requirement of a court, ombudsman or similar body, or an undertaking we give to a regulator.	We have to update our security terms because new legislation introduces tighter standards.
A change in our way of doing business, including the introduction of new technology.	We introduce additional services on card accounts, or make a change to our computer systems that means we can no longer provide a feature of your account or we need to provide it in a different way.
To do something that is for your benefit.	We make these conditions fairer or easier to understand, correct mistakes or reflect changes in technology.

We can't predict everything that will happen during the time you hold your account with us, so we may also make changes without a particular reason. If we do, we'll always explain how the change will affect you and you'll be able to end this agreement without charge if you don't want to accept the change.

We cannot change terms we tell you are fixed, such as interest rates fixed for a set period.

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.

We explain below some particular changes we may have to make. If we're making a change which will benefit you, we don't need to give you a reason for making that change.

Changing your card type

We may reduce your card type or issue a different card type from the one you applied for, as well as or instead of an existing card. If your card type changes, we may also change your card and account number, but the terms of this agreement won't be affected.

Changes to your credit limit

We may change the credit limit for any reason set out in these conditions. We may also change it if our assessment of your creditworthiness suggests a different credit limit may be appropriate, or to reduce the risk of fraud.

We may contact you offering to increase your credit limit but any increases will not be processed until your acceptance has been received. You can ask us to increase it sooner.

You can opt out of future credit limit increases by contacting us. Please also let us know if you want to reduce your credit limit at any time.

If we reduce your credit limit based on our assessment of affordability or risk or if we have reviewed credit limits generally, we'll tell you personally but not always in advance of the change. We won't reduce your credit limit to an amount below your current balance. However, if any transactions have been authorised but not yet charged to your account when we decrease your credit limit, your credit limit could be exceeded when they are charged to your account. We may then charge the relevant fee.

Changes to interest rates

If your interest rate 'tracks' another rate (such as the Bank of England base rate), this means the rate you pay will change when that rate changes, and by the same amount. We'll tell you in your statement about changes to the base rate that affect you. The new rates will apply from the date the base rate changes.

We may change a variable interest rate or the margin on a tracker rate for any of the reasons explained in the section '**When we can make changes**' or if it's reasonable to do so in response to a change or expected change that affects us. Some examples of this include:

- responding proportionately to a change or changes in:
 - (a) the rate set by the Bank of England (or any successor), e.g. the Bank of England base rate could increase or decrease. This would affect the interest rates we pay you and you pay us, which might result in us increasing or decreasing our interest rates;
 - (b) our underlying costs. 'Costs' can include: costs of funding or technology, employment, building, or administrative costs (for example), if our operational costs increase, we may need to distribute a proportion of the increased costs across our customer base);
 - (c) law, codes of practice or regulation e.g. 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 law and regulation.
- our assessment of the risk of lending to you, which includes factors that are personal to you such as how you operate your account, e.g. if you've made all your payments to other lenders on time for the past six months, we may reduce our interest rates.

If we're making a change which will benefit you, we don't need to give you a reason for making that change.

How we can make changes

If we make a change that is to your advantage, we'll tell you personally before it takes effect.

For most other changes we make, we'll tell you personally at least two months before the change.

If we do this, the new terms will apply to your account automatically at the end of the notice period.

However, if you don't want to accept a change that is to your disadvantage, then, at any time up to two months from the date we tell you of the change, you can close your account without paying any extra charges or interest. If you don't do this, we'll assume you've accepted the change.



Remember, you can close your account at any time if you wish (see 'Ending this agreement' in the 'Additional conditions').

When will this agreement begin and end?

This agreement begins when we have opened the account linked to your card. It does not have a fixed end date but you or we can end it as explained in the 'Additional conditions'.

Can you withdraw from this agreement?

You can withdraw from this agreement, without giving a reason, by writing to us at Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE or calling us (see 'Contacting each other' in the 'Additional conditions'). You can do this within 14 days, starting the day after we confirm that we have signed the agreement.

Within 30 days after telling us you want to withdraw, you must repay anything you have borrowed. You won't be charged interest if you repay everything during this period.

Missing payments



Failing to make payments could have severe consequences. For example, it could result in legal action against you (at your cost) to recover anything you owe under this agreement. It may also make it more difficult for you to get credit in the future.

Additional conditions

1. Contacting each other

- 1.1 If you need to update your contact details, or contact us for other reasons, you can do so in the following ways:
- Call** 0345 600 6000.
 - Visit** one of our branches.
 - Write to** Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE. Once you are logged into online banking, you can update your contact details and contact us using live chat or secure messaging.
- 1.2 We'll contact you using the details you give us and may also give you notices or other information about your account in your monthly statements (paper or electronic).
- 1.3 If we need to contact you about any actual or suspected fraud or security threats, we'll use the quickest and most secure way of contacting you (for example, we may try sending you a text message rather than calling you).
- 1.4 We'll communicate with you in English.
- 1.5 When we say we'll contact you personally, we'll use an appropriate method, such as a letter, email or other electronic format (for example, by internet or text message).
- 1.6 We'll assume you've received any letter or other personal notice we send using your contact details within three Business Days after we've posted or sent it and that you've received any email or text message immediately.
- 1.7 You must tell us immediately of any change of address or other contact details. You can update your contact details via online banking. We may ask for evidence of the change by contacting you through your online banking.

2. Using your account

- 2.1 You, and any additional cardholder, can use the account for the following types of transaction:
- (a) To make a purchase.
 - (b) To get cash or make a cash-related payment (such as buying travellers cheques or foreign currency, placing a bet (or making other gambling payments), or buying money orders).
 - (c) To make a balance transfer by asking us to send a payment from your account to reduce or repay an amount you owe another lender.
 - (d) To make a funds transfer by asking us to send a payment from your account to a bank account in your name with us or another bank. We treat this as a cash-related payment.
- 2.2 You may apply for an additional cardholder to have a card of the same type as yours. You are responsible for the additional cardholder's use of the account, including use that makes you break this agreement. For example, if an additional cardholder makes a transaction that means you owe more than the credit limit, you'll still have to repay the full balance (and any charges). We'll cancel the additional card when you tell us to, but you should also take reasonable steps to recover and destroy the additional card. We don't have an agreement with any additional cardholder so we cannot give them information about the account.
- 2.3 You and any additional cardholder must not:
- (a) use the card or account for any illegal purpose (or allow anyone else to do so); or
 - (b) go over your credit limit.
- 2.4 When working out whether a transaction you want to make is within your credit limit, we take account of transactions we have already authorised but have not yet charged to the account. For example, if you have £150 left within your credit limit and we authorise a hotel to take a payment of £100, we may not allow more than £50 to be spent on the account unless the hotel cancels the authorisation.
- 2.5 Some cash machines operated by other financial organisations may charge you; please check before using them.

3. How do you authorise transactions?

- 3.1 When you, or an additional cardholder, make a transaction you must authorise it before we can charge it to your account. You do this by providing the card or other payment device and using your security details (except for some low-value contactless payments, where security details aren't needed).
- 3.2 If your payment device and security details are used, we'll assume the transaction has been authorised by you or an additional cardholder. You must therefore tell us immediately if you don't recognise a transaction charged to your account and shown in your statement.



What are security details?

These are personalised details you must use to make an instruction, confirm your identity or to access any payment device such as a card (for example a password, security code, PIN or, if available, biometric data such as a fingerprint).



What is a payment device?

This means a card or other device (such as a smart phone that has your card or account details on it) you can use to make payments or access your account.

- 3.3 Sometimes we carry out additional monitoring or fraud-prevention checks (or both). If we do, we won't treat a transaction as authorised until those checks are complete.
- 3.4 What if you're using a service provided by a third party provider (TPPs)?



A TPP is a third party you can use to:

- give you consolidated information on payment accounts held by you with us and other banks; or
- initiate payments on your behalf,

on your online payment accounts.

TPPs must be authorised by law to provide these services.

- (a) You can instruct a TPP to access information on your account and make payments from your account. We will treat any instructions from a TPP as if they are from you.
- (b) You should check from the information it gives you that the TPP you are thinking of using is authorised. We'll have to assume it's you authorising us to give access to information about your accounts if you give your security details to an unauthorised third party, and you'll be responsible for any payments made as a result. We'll block access to your account if we are aware that an unauthorised third party is using your security details.
- (c) We may deny TPPs access to your account where we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we'll tell you that we intend to deny access and give our reasons for doing so, unless it is not reasonably practicable to do so, in which case we'll tell you immediately afterwards. In either case, we'll tell you in the way we consider most appropriate in the circumstances but will not tell you if doing so would compromise our reasonable security measures or otherwise be unlawful. If we deny access to a TPP, we must also tell our regulator we have done so.
- (d) You must always tell us about unauthorised or incorrect payments even if you use a TPP.

4. How do we decide how much you can borrow?

- 4.1 We base your credit limit on our assessment of your financial circumstances, your account history, information we receive from credit reference agencies and other factors we consider relevant to your ability to repay. We'll tell you how much of your limit can be used for cash or cash-related transactions. There is a daily limit of £250 on cash withdrawals.
- 4.2 If we authorise a transaction that takes your account over its credit limit, you'll still have to pay any charges we make for going over the credit limit.

5. When will we give refunds for payments you have authorised?

- 5.1 If you give a retailer permission to take a payment or series of payments from your account, you can ask us to refund a payment if all the conditions below are satisfied, provided you give us any information that we reasonably need to investigate the payment. We'll refund it to you (and any interest on it from the date of the payment) within 10 Business Days of receiving your request, or of receiving further information we have asked you for, or we'll tell you our reason for refusing the refund.
- 5.2 The conditions that need to be satisfied are:
- (a) the payment was made in the European Economic Area (EEA) and in sterling, euro or another EEA currency;
 - (b) the authorisation did not specify the amount of the payment you want us to refund;
 - (c) the amount was more than you could reasonably expect, taking into account your previous spending pattern; and
 - (d) you make the refund request within eight weeks of the date the payment was made from your account.
- 5.3 You are not entitled to a refund if you gave your consent to the transaction directly to us and the recipient notified you of the amount in writing, or in another way you agreed, at least four weeks before the due date for payment.

6. Can you stop transactions you have authorised?

- 6.1 No, but you may be able to get a refund from the retailer. If we receive instructions or a refund voucher from a retailer, we'll credit your account and apply the refund amount from the refund date. Even when you receive a refund on your account, you'll still be expected to make your minimum repayment for the month.
- 6.2 Any refund you receive from a retailer will be treated as a credit towards your account balance and may not pay off the specific transaction to which it related.
- 6.3 If you repay your balance in full every month by Direct Debit, you may end up paying for purchases early if you receive a refund from a retailer. However, you'll never end up paying more than the amount specified in your statement.
- 6.4 If you want to cancel a regular card payment or another card payment for a future date, you must tell us before 8pm on the Business Day before the payment is due to be made. We also recommend you tell the retailer or organisation that collects the payment.

7. Can we refuse to authorise a transaction or suspend your right to use your account?

- 7.1 We may refuse a transaction requested using your payment device and security details, including an instruction from a TPP, if:
- (a) there has been, or we suspect, a breach of security or misuse of your security details or a payment device;
 - (b) you have seriously or repeatedly broken these conditions;
 - (c) the proposed transaction would take you over the credit limit;
 - (d) we reasonably believe the transaction would break another term of this agreement;
 - (e) you've not provided any extra identification that we've reasonably asked for;
 - (f) we suspect fraudulent or criminal activity; or
 - (g) we reasonably believe that authorising the transaction would cause us to breach our legal or regulatory obligations.

If this happens, we'll contact you and explain the reasons for the refusal, unless the law or any regulation prevents us doing so.

- 7.2 We can also cancel or suspend use of the account if:

- (a) you've been in "persistent debt" for two 18-month periods in a row;
- (b) you haven't responded to, or you've been unable to meet, our requests to increase your repayment amounts (or it's otherwise reasonable for us to do so).

When we talk about "persistent debt", we mean where you've paid more in interest, fees and charges than you've repaid of the amount borrowed.

- 7.3 If you are using a payment device (such as a card) to make a payment or withdraw cash, then the retailer – or the organisation that owns the cash machine – will tell you the transaction has been refused. For certain contactless transactions, it may not be possible to confirm at the point the card is used that the transaction has been refused.
- 7.4 We may delay a transaction for a short while if we need to check that the law allows us to make it.
- 7.5 If your card or payment is refused and we have not been able to tell you in advance, you can contact us and we'll explain the reasons for the refusal and what action you can take to correct this.

8. Making a payment to another account

- 8.1 If we let you make an electronic payment such as a balance transfer or funds transfer, we'll tell you the details we need to make the payment – usually the recipient's sort code and account number and a reference number. You cannot make a payment from your card to another credit card account with us in your name.
- 8.2 We normally process electronic payments on the Business Day we receive your instruction, except if you ask us to make a balance transfer or funds transfer when you apply for an account with us. If we agree to make such a transfer, we'll process the payment once we have opened your account. The payee will receive the payment no later than the end of the Business Day after the day we process the transaction.
- 8.3 We may not be able to make an electronic payment for you if:
- (a) the account or reference details are invalid;
 - (b) the payment amount is above the Faster Payment scheme limit; or
 - (c) we reasonably believe the transaction is fraudulent or would break a regulatory requirement.
- 8.4 If we send a payment but it arrives later than it should have because of our error, you can ask us to contact the receiving bank and request that the payment is credited to the recipient's account as if it was made on time.
- 8.5 If a payment goes to the wrong person or is delayed because you gave us the wrong payment details, we won't be liable but, if you ask, we'll try to recover the payment for you. We may charge our reasonable costs for doing this but we'll tell you the maximum amount you'll pay first.
- 8.6 If we receive a payment into your account from within the EEA which the payer says was made by mistake but you think the payment was intended for you, we are legally required to share all relevant information including your name and address and transaction information with the bank the payment came from if they ask us, so that the payer may contact you directly.

9. Making repayments

- 9.1 You can contact us to set up a Direct Debit to pay either the minimum payment or the full balance each month. You can cancel Direct Debit instructions up to 8pm on the Business Day before the payment is due to be paid. If the payment due date falls on a weekend or bank holiday, we take the payment on the next Business Day.



What do we mean by Business Day?

A Business Day is usually Monday to Friday (excluding bank holidays). For example, for some payments our Business Day is all day, every day, but branch opening hours will be the normal Business Day for payments at a branch.

- 9.2 Your Direct Debit (or standing order) to pay this credit card may be cancelled by your bank if you don't use the card for 12 months.
- 9.3 We don't accept cash deposits as a payment method for credit cards. When making an electronic payment to your account, it's important you use the correct sort code, account number and card details.

10. Limiting use of your account

- 10.1 We may prevent or limit the use of your account and the use of your or an additional cardholder's card, including ending your ability to borrow more, if we think it's reasonably necessary:
- (a) to protect the security of the account;
 - (b) because we know of or suspect unauthorised or fraudulent use of your account; or
 - (c) because of a significantly increased risk that you may be unable to pay.
- 10.2 We'll contact you before or immediately after we suspend access unless the law or any regulations prevent us doing so.

11. What steps should you take to keep your account secure?

- 11.1 You must take reasonable precautions to prevent misuse of your account, any cards and your security details, and you must comply with the security procedures we tell you about from time to time.
- 11.2 If you don't, we may block access to your account or additional services such as telephone, online or mobile banking. Reasonable precautions include:
- signing your card as soon as you are able to, once you receive it;
 - keeping your card or any other payment device and security details safe;
 - not allowing anyone else to use any payment device or security details;
 - never telling anyone (even an additional cardholder) your security details or writing them down in a way someone else may understand;
 - not choosing security details that may be easy to guess, such as your date of birth;
 - taking care when using your card or any other payment device and security details so they are not seen or heard by anyone else;
 - keeping receipts and statements safe or destroying them safely, e.g. by shredding;
 - complying with all reasonable guidance we issue about keeping your payment device and security details safe; and
 - telling us as soon as possible of a change of name, address or other contact details.
- 11.3 If your card or security details are lost or stolen or you think someone knows them or has used or tried to use them, please tell us immediately.
- 11.4 You must provide any assistance we reasonably ask for in connection with the loss or misuse of your card or security details. We may give the police or other authorities in the UK (or, if appropriate, abroad) information about you or your account to help investigate criminal activity, or ask you to contact them yourself. We may also pass information to other banks or to those involved in processing card payments to help investigate misuse or criminal activity.
- 11.5 You can find out more about how to protect your account by visiting the 'Security and fraud' section at smile.co.uk
- 11.6 When using online banking we recommend that, as well as the above steps, you:
- buy and keep updated anti-virus, firewall and any other security software;
 - download security software from our website;
 - don't access your account from a public computer;
 - log off securely by using the exit link on screen. If you are disconnected during an online banking session, we recommend you log back in and then log off correctly;
 - don't open emails from unknown sources; and
 - don't send us any account details unless the message is encrypted.

12. Liability for losses

- 12.1 You are responsible (up to a maximum of £35) for use of a card or security details after you receive them and before you tell us they have been lost or stolen or may be misused. Otherwise, you won't generally have to pay for transactions not made by you or an additional cardholder unless we can show you have been fraudulent.
- 12.2 You won't have to pay for any unauthorised transactions made with the card remotely, e.g. online or by phone.
- 12.3 If you are not liable for a transaction, we'll refund it and any charges and interest resulting from it. We won't have any further liability.
- 12.4 We are not responsible for cash machines we don't own, or if any person, bank, retailer or other supplier does not accept your card as payment.
- 12.5 We are not responsible for any losses caused by abnormal and unforeseeable circumstances beyond our (or our agents' and/or subcontractors') control if the consequences would have been unavoidable despite our efforts to the contrary.

13. Statements

- 13.1 We'll provide you with a statement each month if you owe us anything or your balance has changed. You can ask us for a copy statement at any time (we charge for this). Information about transactions is also available via telephone, online and mobile banking.
- 13.2 Please check your statements carefully and inform us as soon as possible if there is an item you don't recognise. We'll investigate and correct any errors.
- 13.3 If you don't receive your monthly statement or cannot access it online, please contact us. If there is a balance to pay, you have to pay us even if for some reason you have not received your statement.

14. Set-off

- 14.1 If you have money in an account with us, we may use it to repay any amount you owe us that is due for payment. We'll do this if we think it's reasonable to do so, taking into account your circumstances (including making sure you'll still have enough money to meet essential living expenses) and any regulatory requirements.



Note:

- **'we'** and **'us'** include our Co-operative Bank, smile and Britannia brands.
- Amounts owed to us and due for payment include, for example, amounts owed under a loan, credit card, mortgage or overdraft.

- 14.2 We can use our right of set-off if you have card accounts in your sole name as well as if you are the main cardholder with additional cardholder(s).
- 14.3 We can use money you have in your account even if there is a court decision against you or you are fined (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.
- 14.4 Occasionally we receive legal instructions or notices to hold a customer's money for someone else, or to pay it to someone else. If this happens, the money we hold for the other person will be what is left after we have used our right of set-off, including any interest arising after the legal instruction or notice (unless we decide otherwise or we are prevented by law or regulation).
- 14.5 We'll write to you 14 days before we make any set-off between your accounts to let you know the date and details of the action we'll take.
- 14.6 We won't use balances on any Individual Savings Accounts (ISAs), children's savings or fixed-term deposit accounts before maturity to set-off against amounts you owe.

15. Ending this agreement

- 15.1 This agreement has no fixed or minimum duration, so it continues until you or we end it.
- 15.2 You can end this agreement and close your account at any time, without giving a reason, by phoning or writing to us at Customer Services Manager, The Co-operative Bank p.l.c., P.O. Box 222, Unit 550, Metroplex Business Park, Broadway, Salford Quays, Manchester M50 2UE.
- 15.3 We can end this agreement and close your account at any time but we'll give you at least two months' personal notice unless:
- (a) we reasonably believe you have broken this agreement seriously or persistently;
 - (b) you die, become bankrupt or are likely to become bankrupt, or enter into an Individual Voluntary Arrangement after you open an account;
 - (c) you have carried out or tried to carry out fraudulent or illegal activity on the account or any other service we operate, or we have reason to think you may do so in the future;
 - (d) we reasonably suspect that the use of the account carries an immediate financial-crime or money-laundering risk to us;
 - (e) you have given false or materially incomplete information when applying to open the account or to use any service, or at any time thereafter; or
 - (f) you have behaved improperly towards us or anyone providing services to us (for example, if you have threatened, abused or harassed a member of staff).
- 15.4 In these circumstances we may close your account and require you to repay immediately all amounts you owe us under this agreement in full together with any interest and charges that apply. We'll comply with all legal requirements before we do so.

- 15.5 We may add to your account any reasonable costs or expenses that we reasonably have to pay to enforce our rights. These include the cost of late-payment letters.
- 15.6 When this agreement ends you must:
- (a) repay everything you owe under the agreement, including transactions that you've authorised but aren't yet shown on the account – the agreement won't end until you do;
 - (b) continue to comply with this agreement (and we'll continue to apply interest) until you have paid everything you owe under it; and
 - (c) not try to make transactions after the agreement has ended or the account has been closed.
- You should also destroy your cards by cutting them into pieces and disposing of them.

16. What law applies to this agreement?

This agreement (and any dealings with you before the agreement) is governed by the laws of England and Wales. Any dispute that arises regarding this agreement will be dealt with by any court in the United Kingdom, Isle of Man or Channel Islands that is able to hear the case.

17. General

- 17.1 If we relax our rights against you under this agreement on one or more occasions, this won't prevent us strictly applying our rights against you at any time.
- 17.2 We may transfer our rights or responsibilities (or both) under this agreement to a third party if:
- (a) they are either authorised by the Financial Conduct Authority to do regulated consumer credit business or they are using an authorised third party provider, and they promise to carry out all our duties and obligations under this agreement. If they do so, you agree we'll be released from all those duties and obligations; and
 - (b) we reasonably believe they are capable of performing our responsibilities.
- Such a transfer does not affect any rights you have under this agreement.
- 17.3 You may not transfer any of your rights – including any rights you may have against us – or responsibilities under this agreement to any person.
- 17.4 You may be responsible for taxes or costs that are not paid through or by us, e.g. income tax.
- 17.5 A person who is not a party to this agreement (which includes any additional cardholder) has no right under the Contract (Rights of Third Parties) Act 1999 to enforce its terms. This means that only you have the right to enforce a term of this agreement.
- 17.6 The Financial Conduct Authority, 12 Endeavour Square, London E20 1JN is the supervisory authority under the Consumer Credit Act 1974.

18. Complaints

- 18.1 If you have a complaint, please contact us using the details at the front of this document.
- 18.2 If you are still unhappy with our response, you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR or telephone 0800 023 4567. For more information visit: www.financial-ombudsman.org.uk. 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.
- 18.3 If you purchased your card account online, you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at <http://ec.europa.eu/consumers/odr/>
- 18.4 If you think we've failed to meet our legal requirements under the Payment Services Regulations ("PSRs"), you can complain to the FCA using the contact details on their main contact page: <https://www.fca.org.uk/contact>. The PSRs require us to provide you with appropriate information about your transactions and consider complaints in a timely manner, among other things. For more information, visit: <https://www.fca.org.uk/consumers/how-complain/submit-information-payment-services-e-money-firm>

19. Claiming against us if you have a claim against a supplier

You may have a right to claim against us as well as the supplier if you buy goods or services costing more than £100 but not more than £30,000 using credit under this agreement. This right applies only if the goods fail to arrive or are not of satisfactory quality, or if there was a misrepresentation by the supplier regarding the goods. However, if you have a dispute with a supplier over a transaction, you must still make payments to us while you are resolving it.

20. Use of your data

Please read carefully the separate 'Using your personal information' leaflet. This explains how we use your personal information. You explicitly consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you. This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by closing your account. If you do this, we'll stop using your data for this purpose, but may continue to process your data for other purposes.

21. Payment protection insurance that you hold with us

If we have arranged payment protection insurance for you regarding your card account and the insurer stops providing it, your policy will end automatically.

22. Credit intermediary details

If you applied for your credit card through someone else, they may have acted as your credit intermediary. The credit intermediaries we use are:

Name	Address
MoneySuperMarket.com	MoneySuperMarket Limited MoneySuperMarket House Saint David's Park Ewloe Chester CH5 3UZ
MoneySavingExpert.com	Moneysavingexpert.com Limited 19-22 Rathbone Place London W1T 1HY
Quidco	Maple Syrup Media Ltd 76-80 Great Eastern Street London EC2A 3JL
TopCashBack	TopCashBack Limited Temeraire House Nelson Court Staffordshire Technology Park Stafford Staffordshire ST18 0WQ
Uswitch	Uswitch Limited Notcutt House 36 Southwark Bridge Road London SE1 9EU

Please call 03457 212 212* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls may be monitored or recorded for security and training purposes.

Information correct as at 10/2024.