

smilemore current account

Safeguard, Traveller and Gadget benefit bundles
policy summaries – provided by Lifestyle Services Group
Limited and underwritten by London General Insurance

Safeguard Identity Theft Insurance

Arranged by Lifestyle Services Group Limited and provided by London General Insurance Company Limited

Demands and needs

Identity Theft Insurance meets the demands and needs of smilemore current account holders who would like to ensure that their identity is covered against theft and fraud. The Co-operative Bank p.l.c. is not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs and we recommend that you read the Policy Summary below.

Status disclosure

This cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (we/us/our) (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on their website at www.fsa.gov.uk/register/ or by phoning **0845 606 1234**.

Policy Summary

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As a benefit of being a smilemore current account holder who must have selected the Safeguard option, you can choose to register for Identity Theft Insurance with Lifestyle Services Group Limited. This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Identity Theft Policy Document, which can be found at smile.co.uk/benefits and will be sent to you after bundle registration as part of your welcome pack.

Please note:

Wherever the following words appear within this Policy Summary, the following definitions apply:

Identity Fraud

Identity fraud occurs, where following the event of identity theft when your identity details are used to support unlawful activity against you, or when someone avoids obligation/liability by falsely claiming that he/she was the victim of identity fraud. We must approve an incident of identity fraud prior to providing reimbursement upon a successful claim.

Identity Theft

Identity theft occurs when sufficient information about you is obtained to facilitate identity fraud, irrespective of whether, in the case of an individual, the victim is alive or dead. We must approve an incident of identity theft prior to reimbursement upon a successful claim.

Irrecoverable Losses

Losses or liabilities to make payments resulting from identity theft, in relation to any financial services transaction or purchase of goods or services which you did not transact, permit or otherwise authorise and which you can demonstrate to our reasonable satisfaction you did not transact, permit or otherwise authorise and which you have been unable to recover or remove from the entity which has received or requires payment as a result of the identity theft, despite the best efforts of you and us (we will assist you in this respect).

Loss of Income/Lost Income

- Actual personal income reasonably lost due to time taken from your work and away from your work premises, solely as a result of your efforts to amend or rectify records regarding your true name or identity as the result of an identity theft.

- Compensation for annual leave taken by you (including discretionary days, floating holidays, and paid personal days but excluding sick days) where such leave is reasonably taken solely to pursue the amendment or rectification of records regarding your true name or identity as the result of an identity theft.

All loss of income must occur during the period of insurance. Loss of income benefit will be calculated based on the lesser of your current average net daily income or one hundred pounds (£100.00) per day, and is subject to a limit of five (5) days loss of income per week for a maximum period of four (4) weeks.

This policy provides the following cover and services – main benefits:

1. In the event of our approving an incident of identity theft and/or identity fraud:
 - insurance cover for approved expenses up to £50,000, including VAT, to assist you in recovering your identity, including reactive support, in the event of it being stolen and/or fraudulently used
 - emergency finance (subject to status) facilities of up to £2,500
 - irrecoverable losses indemnity up to £2,500
 - subsequent and directly lost income up to £2,000 before all normal salary tax deductions
 - in the event of actual or suspected identity theft or identity fraud we will assist and fund you in the registration of your identity with CIFAS protective registration services
 - proactive preventative action, risk assessment, advice and assistance
 - cost of replacement of your important documents, which must be registered with us. Important documents includes, your passport, driving licence, share certificates,

credit cards, debit cards and other numerically identifiable cards.

2. Access to online credit reporting during the period of insurance to enable you to access your credit report from our chosen credit reference agency. You will be able to receive monthly alerts of any significant changes to your credit history by email or SMS text messaging.

Please see section E of the Identity Theft Policy Document for more details.

3. Specialist advice on identity theft:
 - via our website at **smile.co.uk/benefits**
 - or telephone **0845 602 5647**.

This policy does not provide cover for – main exclusions:

- the policy excess of £50 for each claim
- any irrecoverable losses over £2,500 including VAT per claim
- any loss that was not incurred or did not commence during the period of insurance and/or when you were not registered for the monitoring services at the time the loss was incurred or commenced
- any loss that was incurred as a result of fraud committed using an alternate address which is an additional home you own and/or occupy. Only the address reported to our chosen credit reference agency will be covered
- any loss where your identity has not been lost or stolen and fraudulently used
- any loss of income, costs or expenses in connection with any claim not agreed in advance by us
- any loss which is indirect to the loss or theft of your identity
- any loss arising out of any business pursuits or theft of a commercial identity.

Full details can be found in Section J of the Identity Theft Policy Document.

Price

This policy is provided as a benefit of you being a smilemore current account holder where you have selected the Safeguard option and that option remains valid. This cost is an inclusive part of your smilemore current account monthly subscription.

Please refer to Section C of the Identity Theft Policy Document.

In the event of a claim:

- we will appoint a dedicated personal Case Specialist for you
- our Case Specialist will provide advice and assistance in writing letters and completing documentation.

In the event of your identity being stolen and fraudulently used, a maximum total reimbursement of £50,000 during a 12-month period for:

- authorised legal fees and expenses involved in assisting the restoration of your identity to you and your credit history
- direct loss of income (to a maximum of £2,000 including salary, taxes, per claim)
- up to £2,500, per claim for irrecoverable losses
- the costs involved in assisting you to remove inaccurate information held on your credit record
- the cost of protective registration with CIFAS
- the cost of replacing your passport, driving licence and share certificates should they be lost or stolen and fraudulently used
- the costs involved in resubmitting failed loan applications.

Full details can be found in Sections F and H of the Identity Theft Policy Document.

Registration process

As a **smile** customer you must opt for the Safeguard option to be eligible for Identity Theft Insurance. After selecting the Safeguard option, should you wish to take advantage of Identity Theft Insurance cover, you must register your details with us providing:

- your name and address
- further information we may require for you to access our chosen Credit Reference Agency¹
- information on any documents you wish to register with us
- your smilemore account number and sort code
- your date of birth.

Please go to **smile.co.uk/benefits** or call **0845 602 5647**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm.

Claims

1. After registration, if you believe your identity has been lost or stolen and/or used for fraudulent purposes, you must register a claim with us as soon as possible, and at the latest within 48 hours of you discovering your identity may have been stolen, by telephoning Benefit Bundle Customer Services on **0845 602 5647** during the following opening hours:

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm.

2. You must inform the Police, relevant Banks or Building Societies, payment, credit and store card issuers as soon as possible, and at the latest within 24 hours of you discovering that your identity may have been lost or stolen and/or used for fraudulent purposes. You must obtain a Police incident reference number.
3. You must complete and return the Claim Form to us within 14 days of receiving it, ensuring that you have followed the procedure detailed on the claim documentation, and that you have forwarded any documentation requested.

Please note: You must agree to be registered with CIFAS from the point you register your claim.

Please refer to Sections F to K of the Identity Theft Policy Document.

Cancellation rights

You have the right to cancel this policy at any time, which will have immediate effect. However, no alternate selection will be available until your bundle renewal option is offered to you by **smile** (your current selection will be valid for up to 12 months from the date you select the bundle). As the cover is provided as a benefit of you being a smilemore current account holder who has selected the Safeguard option, if the connected smilemore current account is cancelled, or you take another option, this policy ends.

Full details can be found in Section L of the Identity Theft Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefit Bundle Customer Services team on **0845 602 5647**. Any complaints may be raised without prejudice to your right to take legal proceedings.

If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration.

The contract is written in English and all communication by us with you will be in English.

Full details can be found in Section N of the Identity Theft Policy Document.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the claim total, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see Section N of the Identity Theft Policy Document for further details.

¹ When you register your details with our chosen credit Reference Agency, you agree the following shall be true:

Your request for a copy of your credit report is the statutory credit report produced by our chosen credit reference agency section 7 of the Data Protection Act 1998.

For security reasons and to protect confidentiality, our chosen credit reference agency will verify your identity by checking the details you provide during registration for your credit report against details held on databases to which it has access for this purpose. You agree that a record of the request for your credit report will be retained by our chosen credit reference agency (whose details shall be provided to you at the time of request) and will be included on any future reports that are provided at your request. Your requests will ONLY be visible to you and NOT to any lenders. These requests will not be taken into consideration on any lending decision.

Safeguard Key Recovery

Arranged by Lifestyle Services Group Limited.

Service Summary

Key Recovery is available to smilemore current account holders who have validly selected the Safeguard option. Key Recovery is arranged for the eligible customers of smile by Lifestyle Services Group Limited.

This service provides:

- two key fobs to securely attach to the keys you want to identify and have returned¹ in the event they are recovered after being lost or stolen
- on all of the key fobs is:
 - our phone number
 - publicity of a £10 finder reward
 - a reference code unique to your policy

This allows any finder of your keys to let us know they have found them

- when a finder calls the phone number, they will be asked to provide us with the unique reference code, their details and the location and description of the keys. Following this conversation we will:
 - call you from our Customer Services team to inform you and confirm with you that your lost item(s) have been found
 - agree with you and the finder the appropriate means to reunite you with your found keys within the United Kingdom
 - we will then send a £10 reward fee to the finder².

No service charge applies for a successful usage.

For enquiries related to this service you should:

- visit our website at **smile.co.uk/benefits** or call **0845 602 5647**
 - Monday-Friday 8.00am-8.00pm
 - Saturday-Sunday 9.00am-6.00pm.

You will need to have the following information to hand:

- your name and address
- your smilemore current account number and sort code
- your date of birth and your home phone number.

When you have registered for the Safeguard option

Once registered for Safeguard you will receive an acknowledgement of your registration and we will provide you with your key fobs. We will log the unique reference code on your fobs before they are issued to you. If you do not receive this within 15 days of your Safeguard request please call us on **0845 602 5647**. Please attach the fobs to the keys you want to identify and have returned in the event that they are lost or stolen.

If your personal details change please contact us to update our records. If you do not keep your information up to date, we may be unable to reunite you with your found keys.

If your keys are stolen or considered at risk of misuse, please inform the Police as soon as possible on discovering the incident.

All matters involving a crime should be reported to the Police.

Price

This service is provided as a benefit of you being a smilemore current account holder where you have selected the Safeguard option and that option remains valid. The cost is an inclusive part of your smilemore current account monthly subscription.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact us on **0845 602 5647**

Monday-Friday 8.00am-8.00pm
Saturday-Sunday 9.00am-6.00pm.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Other information

These terms are also available in large print, audio and Braille versions. If you would like a copy in any of these formats, please call us on **0845 602 5647** or write to:

Vision Support Trading
67 Liverpool Road
CHESTER
CH2 1AP

Lifestyle Services Group Limited Registered in England No. 5114385

Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy. The information you provide will be used by us to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you may be shared with The Co-operative Bank p.l.c. We may contact you by post, telephone, fax, or email. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Benefit Bundle Customer Services
Lifestyle Services Group Ltd
PO Box 395
CREWE
CW1 6WT

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of The Co-operative Group of companies.

If necessary, we may divulge information about you for this purpose. You have the right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact us on **0845 602 5647**.

We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

¹We do not guarantee your keys will be returned. The service is reliant upon them being found, reported and returned to us – in which event we shall use our best endeavours to facilitate their return to you.

²Subject to status. If a finder is your family member, colleague or friend they shall not be eligible for the finder's fee.

Safeguard SpareKey Storage

Arranged by Lifestyle Services Group Limited.

Service Summary

Sparekeys.com storage service is available to smilemore current account holders who have validly selected the Safeguard benefit bundle and requested Sparekeys.com Storage membership.

Sparekeys.com storage is arranged for the registered customers of the eligible **smile** accounts by Lifestyle Services Group Limited, utilising the services of Sparekeys.com Limited trading as Sparekeys.com

We recommend you read the Service Summary below. Full terms and conditions will be sent to you after registration as part of your Safeguard welcome pack.

To utilise this service you must have a mobile phone and/or access to your own email.

Without us ever needing to know your home address, this service provides:

- local secure key storage of your nominated keys
- photographed, coded and secure storage
- acknowledged receipt of your keys to your email address and mobile phone
- the cost effective alternative to a locksmith when you are locked out of your home, office or car
- regardless of the crisis, delivery of your registered keys to you (at an agreed location which is not your home) within two hours of your call, (provided you are within your home region¹)
- 24 hours a day, 7 days a week, 365 days a year.

If you are outside of your home region, we do not offer a delivery guarantee, but do promise delivery ASAP, even if that means delivering by helicopter.

We'll keep you updated of delivery progress by regular telephone calls.

If, on a non-home region delivery, you are kept waiting for three hours Sparekeys will pay for a meal for you (capped at £10 per person); if the delivery is likely to be more than four hours, we will offer you the option of auto-locksmith or locksmith attendance, at our expense.

Delivery requests will cost you:

- £20.00 Monday to Friday, 9am to 6pm, or
- £30.00 at all other times.

This is irrespective of where the delivery is to. Payment is required in advance for all delivery requests. You will incur no costs for this service until you require the delivery of your keys. Note that, as Sparekeys.com will never know your address, we cannot post your keys to you and return of your keys (if required) upon cancellation of this service will incur a delivery charge.

To request key storage via this service you should:

- visit our website at **smile.co.uk/benefits** or call **0845 602 5647**
Monday-Friday 8.00am-8.00pm
Saturday-Sunday 9.00am-6.00pm.

You will need to have the following information to hand:

- your name and address – this will never be linked to your keys
- your home phone number and your mobile phone number
- your email address.

You will be sent further instructions by email or SMS – details for discounted key cutting, the freepost address for sending your keys to us, emergency 24/7 numbers, and the access codes for our members' only website.

PLEASE REMEMBER NEVER TO PROVIDE YOUR ADDRESS AND KEYS AT THE SAME TIME

When you have stored your keys

You will receive SMS or email confirmations acknowledging safe receipt and storage. You will also be sent our emergency numbers by SMS – you should store these in your mobile phone. In the event of a callout, we will take you through a security process based on your email address and memorable questions that you will set on sign up.

After that, do nothing until you need to call on us for your keys.

Price

This policy is provided as a benefit (excluding delivery charges) of you being a smilemore current account holder where you have selected the Safeguard option and that option remains valid. The cost is an inclusive part of your smilemore current account monthly subscription.

Contact us

If you have any questions or would like more information please call Benefit Bundle Customer Services on **0845 602 5647**

Monday-Friday 8.00am-8.00pm

Saturday-Sunday 9.00am-6.00pm.

Out of these hours you can still call this number and you will be given information on what to do.

Other Information

Lifestyle Services Group Limited.

Registered in England No. 5114385

Osprey House

Ore Close

Lymedale Business Park

NEWCASTLE-UNDER-LYME

Staffordshire

ST5 9QD

Sparekeys.com Limited.

Registered in England No: 5381624

21 Craven Terrace

LONDON

W2 3QH

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy. The information you provide will be used by us to supply you with the services for which you have registered. We may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer. The information you provide to us about you may be shared with The Co-operative Bank p.l.c., and Sparekeys.com

We may contact you by post, telephone, fax, or email. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

Benefit Bundle Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of our group of companies. If necessary, we may divulge information about you for

this purpose. You have the right to ask for a copy of the data held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact us on **0845 602 5647**. We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage.

We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

¹ The Home Region is within 50 miles of the town centre where your keys are stored – we will ask you to nominate your home region from Birmingham, Bristol, Edinburgh, Glasgow, London, Manchester or Newcastle. If through our fault, home region delivery is not with you in two hours of your call Sparekeys.com will refund your delivery charge.

Safeguard Bag Insurance

Arranged by Lifestyle Services Group Limited.

Demands and needs

Bag Insurance meets the demands and needs of smilemore current account holders who wish to ensure that their bag(s) is covered against theft, accidental damage and malicious damage. The Co-operative Bank p.l.c. is not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs and we recommend that you read the Policy Summary below.

Status disclosure

This cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on their website at www.fsa.gov.uk/register/ or by phoning **0845 606 1234**.

Policy Summary

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As a benefit of being a smilemore current account holder who must have selected the Safeguard option, you can choose to register for Bag Insurance with Lifestyle Services Group Limited (we/us/our).

This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Bag Insurance Policy Document, which will be sent to you after bundle registration as part of your Safeguard welcome pack.

What is covered – main benefits

1. Cover for one day-to-day bag (meaning a bag that you use on a day-to-day basis which is your property and responsibility or the property or responsibility of a family member) per account holder per incident up to the original retail value of £200 including VAT per claim against:

- the cost of replacing the bag as a direct result of theft

- the cost of repairing the bag (or replacing it if the bag(s) cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage
- all day-to-day bags are covered to a limit of £100 per claim, including VAT (including those above £100, including VAT) with only a general registration required
- if you wish to cover a day-to-day bag which has an original retail value of between £101-£200 (including VAT) you must specifically register each bag with us. Up to five of these higher value bags may be specified at any one time. Proof of Purchase will be required at point of claim
- the bags(s) are only covered whilst you and the bag are in the United Kingdom

- the bag must be your property and responsibility or the property and responsibility of a family member.
2. The replacement of the contents of the bag up to a combined retail value of £50, including VAT, per claim if:
 - they have an individual item value greater than £10, including VAT, and
 - they are stolen or damaged at the same time and under the same circumstances as the bag(s).
 3. Two successful claims in total during any 12-month period per account holder.
 4. One bag per incident/claim.

Full details can be found in section D of the Bag Insurance Policy Document.

What is not covered – main exclusions

Your policy excludes some conditions and situations. Please refer to Sections I, and K in your Bag Insurance Policy Document for full details.

Your policy excludes, amongst other things:

- the policy excess of £25 per successful claim
- theft of a bag and contents from an unattended motor vehicle, unless secured in a glovebox or locked boot
- theft of a bag and contents where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft of a bag and contents where they have been left negligently or deliberately in a public place or place to which other people have access
- theft of, or damage to a bag and contents where

they have been passed to someone else other than a family member who you have not, acting reasonably, entrusted the bag(s) to

- the period of 14 days after you register the details of the bag(s) which have an original retail value of £101 -£200 (including VAT), or for the period of 14 days after you change the bag(s) you have already registered
- the cost of cosmetic repairs (which is day-to-day wear and tear)
- any bags which have an individual original retail value of greater than £200, and any bags with an individual original retail value greater than £100 which are not registered
- incidents which occur outside of the United Kingdom
- loss of the bag(s) in any circumstances
- theft of, or damage to contents not stolen, or damaged at the same time and under the same circumstances as a bag.

Price

This policy is provided as a benefit of you being a smilemore current account holder where you have selected the Safeguard option and that option remains valid. The cost is an inclusive part of your smilemore current account monthly subscription.

Registration process

To take advantage of this cover you must register your details with us. To register please go to

smile.co.uk/benefits or call **0845 602 5647**

and follow the procedure. You will need to provide the following information:

- your name and address
- your smilemore current account number and sort code
- your date of birth.

Each bag with an original retail value of between £101 and £200 must be registered with us to be covered under this policy. To register each bag you will need to provide the following additional information:

- the make, style and model of each bag.

You must inform us if you have changed the bag(s), or you wish to cover a different bag to the one(s) already registered. Any registered bag(s) will not be covered for the period of 14 days after you register it, or 14 days after you change the bag(s) you have already registered. If you would like to cover an alternative bag, you must advise us of the change as soon as possible. The bag(s) covered under this policy must be your property and responsibility or the property and responsibility of your family member.

Please note: All contents of the bag that have an individual item value greater than £10, including VAT, are automatically covered under this policy up to a combined retail value of £50, including VAT, therefore registration of contents is not required.

The contents under this policy must be your property and responsibility or the property and responsibility of your family member.

Claims

When making a claim, please follow these simple steps:

1. To register a claim for any incident you must inform us within 48 hours of you discovering the incident by:

- visiting the website at **smile.co.uk/benefits** to register your claim online, or
- telephoning **0845 602 5647**

Monday-Friday 8.00am-8.00pm

Saturday-Sunday 9.00am-6.00pm.

2. If a bag is stolen or maliciously damaged you must:
 - Inform the Police within 24 hours of discovering the theft or malicious damage and obtain an incident reference number.
 - Inform us within 48 hours of discovering the theft or malicious damage by visiting the website at **smile.co.uk/benefits** or telephone **0845 602 5647**.

We may settle your claim, at our discretion, by repair, replacement, or cash settlement. We will advise you of the method of settlement at the time your claim is authorised. The settlement we offer for the bag will be based on the current market value of the registered bag or one of similar functionality and appearance (where the bag is no longer available on the general market). Proof of purchase will be required.

Where applicable, replacement bags and contents will come from available stock which shall be new. If the same make, style and model is not available, the replacement will be of a similar functionality and appearance, which will be determined by us.

Please see sections E, F and G of the Bag Insurance Policy Document for full details.

Cancellation rights

You have the right to cancel this policy at any time, which will have immediate effect. However, no alternate selection will be available until your bundle renewal option is offered to you by **smile** (your current selection will be valid for up to 12 months from the date you select the bundle). As the cover is provided as a benefit of you being a smilemore current account holder who has selected the Safeguard option; the connected smilemore current account is cancelled or you select another option this policy ends.

If the policy does not meet your requirements, please telephone Benefit Bundle Customer Services team on **0845 602 5647** or write to:

Benefit Bundle Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Full details can be found in Section K of the Bag Insurance Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefit Bundle Customer Services team on **0845 602 5647**. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Full details can be found in Section P of the Bag Insurance Policy Document.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see Section P of the Bag Insurance Policy Document for further details.

Traveller Airport Lounge Access

Arranged by Lifestyle Services Group Limited.

Airport lounge access is available to smilemore current account holders who have validly selected the Traveller option and requested Airport lounge access membership.

Airport lounge access is arranged for the customers of the eligible smilemore account by Lifestyle Services Group Limited utilising the services of Priority Pass Limited.

We recommend that you read the Service Summary below. Full terms and conditions will be sent to you after registration as part of your Traveller welcome pack. Full terms and conditions will be sent to you after registration as part of your Traveller welcome pack.

This service provides:

- access to over 600 airport lounges in over 100 countries and over 300 cities – subject to eligibility criteria
- where a participating lounge is present and available, lounge access is provided no matter who you are flying with or whether you belong to an airline programme
- access to business facilities – including phones, email, internet, fax machines and even conference rooms in some lounges (where provided)
- complimentary refreshments and snacks and the chance to relax in peace and quiet before your flight
- annual Priority Pass membership (which shall expire if not renewed or if the qualifying smilemore account or Traveller option selection expires or is cancelled)
- four inclusive airport lounge visits, per bank account, for the account holders to enjoy, during each period of membership
- additional lounge visits for you or your guests will be charged at £15, including VAT, per person, per lounge visit and will be debited from your nominated payment card.

To request membership for this service you should:

- visit our website at **smile.co.uk/benefits** or telephone **0845 602 5647**

Monday-Friday 8.00am-8.00pm

Saturday-Sunday 9.00am-6.00pm.

You will need to have the following to hand:

- your name and address
- your home phone number and your mobile phone number
- your email address
- your smilemore current account number and sort code
- your chosen method of payment (Visa credit, Mastercard credit or Visa debit), and payment details (card number, issue number, start and end date and security number) for annual usage above the inclusive levels
- your date of birth.

When you have registered

Once registered, you will receive email acknowledgement of your registration providing you with membership details. Further information on how to use the service (including the lounge locations) and your membership card will be sent to you in the post. If you do not receive this within 7 days of your request, please call **0845 602 5647**.

Lost, stolen or damaged Priority Pass membership cards are to be reported immediately to Priority Pass, who will arrange for a replacement card. There may be a charge for replacing lost/stolen/damaged cards. Lost, stolen or damaged cards will be deactivated wherever possible.

Things to know:

- Before you go, simply check the lounge lists in your membership booklet or online at **smile.co.uk/benefits**
- If you don't have access to your lounge directory don't worry. Simply text the three-letter airport code to +44 7624 809 977 and we'll send you the lounge details. E.g. text LHR for London Heathrow, just ask a member of staff at the airport information desk for the three-letter airport code.
- Lounge listings and lounge detail downloads are available for certain smartphones and PDAs. Please check your membership guide and online members' area for details.
- Renewal cards normally take up to a week to create and despatch to you. If your card is due to expire and you wish to fly soon please let us know. We will advise you of the best thing to do to ensure you have continued lounge access.

- There is no pre-booking required. If the lounge is open, has availability and you are eligible, you will be let in. Relax, its simple.
- Admittance to the lounges is conditional upon presentation of a valid Priority Pass card only. Payment cards will not be accepted as substitutes for the Priority Pass card. All guest or additional visits will be chargeable.

Registered Office Details

Lifestyle Services Group Limited Registered in England No. 5114385

Osprey House
Ore Close
Lymedale Business Park
NEWCASTLE-UNDER-LYME
Staffordshire
ST5 9QD

Priority Pass Limited. Registered in England No: 2728518

520 Fulham Road
LONDON
SW6 5NJ

How we will deal with your personal information

We are committed to preserving the privacy of our customers. Please read the following privacy policy to understand how we will use and protect the information that you provide to us. By registering with us, you consent to the collection and use of your information under the terms of this privacy policy.

The information you provide will be used to supply you with the services for which you have registered and we may use the information to contact you to obtain your views on our services and to let you know about important changes to the services which we offer.

The information you provide to us about you may be shared with The Co-operative Bank, Lifestyle Services Group Limited and Priority Pass Limited. You will only be contacted by the methods you have asked to be contacted by. Your information will not be used or disclosed other than in accordance with this privacy policy, or without your permission, unless required by law.

If you would prefer us not to contact you to obtain your views and/or you change your mind in the future and would like us to stop contacting you for this purpose, please write to:

**Benefit Bundle Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT**

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by us or other telecommunications services provided by any member of The Co-operative Group of companies.

If necessary, we may divulge information about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please contact us on

0845 602 5647.

We are entitled by law to charge you a fee of £10.00 to meet our costs in providing you with the details of the information we hold about you. We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. We will retain your information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to you in the appropriate way. All comments, queries and requests relating to our use of your information are welcomed and should be addressed as specified above.

Traveller Passport and Luggage Recovery

Arranged by Lifestyle Services Group Limited and provided by London General Insurance Company Limited

Demands and needs

Passport and Luggage Recovery meets the demands and needs of smilemore current account holders who have validly selected the Traveller option and wish to:

- insure the costs of returning to them their identified passport and luggage that have been lost or stolen, should such items be subsequently found by a third party (the finder) and
- where their passport has been lost or stolen and a risk of misuse is identified by the account holder, allow the administrator to assist in the cancellation of the passport.

The Co-operative Bank p.l.c. are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs and we recommend that you read the Policy Summary below. Full terms and conditions will be sent to you after registration as part of your Traveller welcome pack.

Status disclosure

This cover has been arranged for The Co-operative Bank p.l.c. (FRN 121885) by Lifestyle Services Group Limited (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are authorised and regulated by the Financial Services Authority (FSA), which can be checked on its website at www.fsa.gov.uk/register/ or by phoning **0845 606 1234**. If you need to register a complaint, please follow the procedure detailed in section N. If Lifestyle Services Group Limited cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. You are covered by the Financial Services Compensation Scheme and may be entitled to compensation if we cannot meet our obligations.

Policy Summary

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As a benefit of being a smilemore current account holder who must have selected the Traveller option, you can make use of Passport and Luggage Recovery with Lifestyle Services Group Limited (we/us/our). This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Policy Document, which can be found at smile.co.uk/benefits and will be sent to you after bundle registration as part of your Traveller welcome pack.

Your tags and stickers will be sent to you along with confirmation of your Traveller option selection.

The Passport and Luggage Recovery service is designed to help us to reunite you with the lost or stolen luggage and/or passport, by attaching stickers and tags to your items, the finder can then contact us and we can arrange for the found items to be delivered to you.

Where the word “items” appears in this Policy Summary, this shall mean the luggage and/or passport collectively.

What is covered – main benefits

1. You will receive eight stickers and four tags per account to securely attach to the luggage and/or passport you want to identify. Each sticker and tag features details such as our phone number, publicity of a £10 finder reward and a reference code unique to your policy. This allows any finder of the items to notify us.
2. When the luggage and/or passport finder calls the phone number, they will be asked to provide us with the unique reference code and provide to us their details, and the location and description of the items. Upon receiving notification from the finder, we will:
 - call you from our Customer Services team to inform you and confirm with you that your item(s) have been found
 - agree with you the appropriate means to reunite you with your found item(s) up to a maximum return cost of £250, including VAT, in any 12-month period per account holder, under this Policy or any other Co-operative Bank Passport and Luggage Recovery benefit bundle Policy provided by the insurer
 - we will then send a £10 reward fee to the finder.
3. Where you have already utilised the policy limit of £250, including VAT, in any 12-month period per account holder, under this Policy or any other Co-operative Bank Passport and Luggage Recovery benefit bundle Policy provided by the insurer, we shall endeavour to agree with you the appropriate means to reunite you with your found item(s). However, the service shall be at your cost.
4. Where a passport is lost or stolen and you identify a risk of misuse we will assist you in the cancellation of the passport.

5. No policy excess applies for any successful claim.

Full details can be found in Section C of the Passport and Luggage Policy Document.

What is not covered – main exclusions

1. The cost of the replacement of items which are not found.
2. The cost of the repair or restoration of items which are found but may be damaged.
3. The return of items to you to locations outside of the United Kingdom which we cannot reasonably access.
4. A reward fee to a finder who is your family member or might reasonably be considered an associate of you.
5. Costs of more than £250, including VAT, in any 12-month period per account holder, under this Policy or any other Co-operative Bank Passport and Luggage Recovery benefit bundle Policy provided by the insurer.
6. Any subsequent or consequential costs incurred by you as a result of the misuse of your identity.
7. Any item to which a tag or sticker was not attached at the time of the incident, unless we can establish a clear link to other items which a tag or sticker was attached at the time of the same incident.
8. Any incident occurring when your smilemore current account Traveller option is not valid.
9. The costs of return as a result of:
 - theft or loss where the items have been passed to someone who you have not, acting reasonably, entrusted the items to, other than your family member(s)
 - theft of the items from an unattended motor vehicle, unless secured in a glovebox or locked boot

- theft of the items where they have been left in an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft of the items where they have been left negligently or deliberately in a public place or place to which other people have access.

Full details can be found in Sections G and H of the Passport and Luggage Policy Document.

Price

This policy is provided as a benefit of you being a smilemore current account holder where you have selected the Traveller option and that option remains valid. The cost is an inclusive part of your smilemore current account monthly subscription.

Subject to your right to cancel (see the Cancellation section), the cover is month-to-month, provided you pay the account fees when due.

Your insurance will end if your smilemore current account is closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c. Please note, your cover is limited to a maximum return cost of £250, including VAT, in any 12-month period per account holder, under this Policy or any other Co-operative Passport and Luggage Recovery benefit bundle Policy provided by us. Failure to notify us of a change of your personal details, could invalidate your cover under this Policy or any other Co-operative Passport and Luggage Recovery benefit bundle Policy provided by us.

Contact us

If you have any questions or you wish to make a claim please call the Benefit Bundle Customer Services team on **0845 602 5647**

Monday-Friday 8.00am-8.00pm
Saturday-Sunday 9.00am-6.00pm.

Important things that you must do

1. You must attach the stickers and tags to the items you want to protect.
2. Advise us if any of your personal details change; if you do not keep your information up to date, we may be unable to reunite you with the found items.
3. Take reasonable care to prevent the loss or theft of any items. If it is considered that you have not done so, the costs of returning items to you may not be covered.

Full details can be found in Section D of the Passport and Luggage Policy Document.

Cancellation rights

You have the right to cancel this policy at any time, which will have immediate effect. However, no alternate selection will be available until your bundle renewal option is offered to you by the bank (your current selection will be valid for up to 12 months from the date you select the bundle). As the cover is provided as a benefit of you being a smilemore current account holder who has selected the Traveller option, if the connected smilemore current account is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c., or you take another option this policy ends.

If the policy does not meet your requirements, please telephone the Benefit Bundle Customer Services team immediately on **0845 602 5647** or write to:

Benefit Bundle Customer Services
Lifestyle Services Group Limited
PO Box 395
CREWE
CW1 6WT

Full details can be found in section I of the Passport and Luggage Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefit Bundle Customer Services team on **0845 602 5647**. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Full details can be found in section K of the Passport and Luggage Policy Document.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see section N of the Passport and Luggage Policy Document for further details.

Gadget Insurance

Arranged by Lifestyle Services Group Limited and provided by London General Insurance Company Limited

Demands and needs

Gadget Insurance meets the demands and needs of smilemore current account holders who wish to ensure that their gadget(s) and/or those of their family member(s) are covered against theft, accidental damage, water and liquid damage, electrical or mechanical breakdown.

The Co-operative Bank p.l.c. are not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs; and recommend that you read the Policy Summary below. Full terms and conditions will be sent to you after registration as part of your Gadget welcome pack.

Status disclosure

This cover has been arranged for The Co-operative Bank p.l.c, (FRN 121885) by Lifestyle Services Group Limited (we/us/our) (FRN 315245) with a single provider, London General Insurance Company Limited (FRN 202689). All companies are regulated by the Financial Services Authority (FSA), which can be checked on their website at www.fsa.gov.uk/register/ or phoning **0845 606 1234**. If you need to register a complaint, please follow the procedure detailed in section N. If Lifestyle Services Group Limited cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service. You are covered by the Financial Services Compensation Scheme and may be entitled to compensation if we cannot meet our obligations.

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Policy summary

As a benefit of being a smilemore current account holder who must have selected the Gadget option, you can choose to register for Gadget Insurance with Lifestyle Services Group Limited. This Policy Summary does not contain the full terms and conditions of the contract. Full terms, conditions and exceptions are detailed within the Gadget Insurance Policy Document, which can be found at smile.co.uk/benefits and will be sent to you after bundle registration as part of your Gadget welcome pack.

The insured device must be self supporting and not be dependent upon any other type of physical device for its operation.

This policy is designed to cover the following or similar devices: PDAs (Personal Digital Assistant), digital cameras, satellite navigation systems, portable camcorders (digital or otherwise), portable games consoles.

or

- A games console (e.g. Wii, Xbox, Playstation).
We do not cover the screen used to view or play the content.

What is a gadget?

A gadget is either:

- A self contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content.

What is an accessory?

All accessories up to a combined original retail value of £50, including VAT, per claim (proof of purchase

must be provided with your claim). The original retail value per accessory will be the standard selling price applicable on the original day of purchase.

What is covered – main benefits

1. Up to a maximum combined retail value of £1,200, including VAT, of registered gadgets for each smilemore current account holder:

Each gadget must:

- be owned by the account holder (you/your) (or their family member(s)) and
- have an individual item original retail value limit of £300, including VAT and
- be no older than three years (from the original purchase date of the gadget when new) at the point of registration to be eligible for cover, and no more than five years old (from the original purchase date of the gadget when new) at any point during the period of insurance.

2. The cost of replacing the gadget(s) as a direct result of theft.

3. The cost of repairing the gadget(s) (or replacing it if the gadget(s) cannot be repaired) as a direct result of accidental damage, water or liquid damage, or malicious damage.

4. The cost of repairing the gadget(s) (or replacing it if the gadget(s) cannot be repaired) where damage is a result of electrical or mechanical breakdown.

5. The gadget(s) wherever you or your family members are in the world, repair or replacement will be arranged upon return to the UK.

6. The replacement of the accessories up to a combined original retail value of £50 including VAT, per claim if:

- they are stolen or damaged at the same time as the gadget(s), or
- we have replaced the gadget(s) with an

alternative as a result of a successful claim and the accessories are no longer compatible with the new gadget(s).

7. Up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Bank Gadget Insurance benefit bundle Policy provided by the insurer.

Full details can be found in section D of the Gadget Insurance Policy Document.

What is not covered – main exclusions

Your policy excludes some conditions and situations.

Please refer to sections I, J and K in your Gadget Insurance Policy Document for full details.

Your policy excludes, amongst other things:

- the policy excess of £25 per successful claim
- theft of the gadget(s) and accessories from an unattended motor vehicle, unless secured in a glovebox or locked boot
- theft of the gadget(s) and accessories from an unattended building or premises, unless evidenced damage was caused in gaining entry to, or exit from, the premises
- theft of the gadget(s) and accessories where they have been left negligently or deliberately in a public place or place to which other people have access
- theft of, or damage to, the gadget(s) and accessories, where they have been passed to someone else who you have not – acting reasonably – entrusted the gadget(s) and accessories to, other than a family member
- any incident which occurs within the first 14 days of registering a gadget, or during the first 14 days after you notify us of a change of a gadget you have already registered

- theft of, or damage to, accessories not stolen, or damaged at the same time and under the same circumstances as a gadget
- the cost of cosmetic repairs
- all gadgets which have an individual original retail price greater than £300, including VAT
- loss of the gadget(s) in any circumstances.

Price

This policy is provided as a benefit of you being a smilemore current account holder where you have selected the Gadget option and that option remains valid. The cost is an inclusive part of your smilemore current account monthly subscription.

Registration process

You must register the gadget(s) to take advantage of this cover. Please go to smile.co.uk/benefits or call **0845 602 5647** and follow the procedure.

You will need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your smilemore current account number and sort code
- your date of birth.

If the gadget's details change you must register the new details with us as soon as possible.

If:

- you have changed the gadget or
- you wish to cover a different gadget to the one already registered

You must inform us as soon as possible.

The newly registered item(s) will not be covered for

any incident occurring within the first 14 days after initial registration, or 14 days after you notify us of a change to the gadget already registered. The gadget(s) covered by this policy must be your property and responsibility or the property and responsibility of your family member.

Please note: Your insurance will end if your smilemore current account is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c.

You must inform us immediately to re-register an item for cover. However please note, cover under this Policy is limited to up to a maximum of two successful claims during any 12-month period per account holder, under this Policy or any other Co-operative Gadget Insurance benefit bundle Policy provided by the insurer.

Failure to notify us of a change of your personal details or the gadget on cover, could invalidate your cover under this Policy or any other Co-operative Gadget Insurance benefit bundle Policy provided by the insurer.

Claims

When making a claim, please follow these simple steps:

1. To register a claim for any incident you must inform us within 48 hours of you discovering the incident by:
 - visiting the website at smile.co.uk/benefits to register your claim online, or
 - telephoning **0845 602 5647**

Monday-Friday	8.00am-8.00pm
Saturday-Sunday	9.00am-6.00pm
- if you or your family member(s) are outside of the UK and unable to contact us at the time of you discovering the incident, you must call us within the shorter of either:
 - within 48 hours of return to the UK and

- within 30 days of your discovery of the incident.
2. If a gadget is stolen or maliciously damaged you must also:
- inform the Police within 24 hours of you discovering the theft or malicious damage and obtain an incident reference number
 - inform us within 48 hours of you discovering the theft or malicious damage by visiting the website at **smile.co.uk/benefits** or telephone **0845 602 5647**.

We may settle your claim, at our discretion, by repair, replacement, or cash settlement. We will advise you of the method of settlement at the time your claim is authorised. The settlement we offer for the gadget will be based on the current market value of the registered gadget or one of similar specification and functionality (where the gadget is no longer available on the general market). Proof of purchase will be required.

Replacement gadgets and accessories will come from available stock. If the same model is not available, the replacement will be of a similar specification and quality, which will be determined by us.

Please see sections E, F and G of the Gadget Insurance Policy Document for full details.

Cancellation rights

You have the right to cancel this policy at any time, which will have immediate effect. However, no alternate selection will be available until your bundle renewal option is offered to you by the bank (your current selection will be valid for up to 12 months from the date you select the bundle). As the cover is provided as a benefit of you being a smilemore current account holder who has selected the Gadget option, if the connected smilemore current account is cancelled, closed, switched, upgraded or downgraded to any account provided by The Co-operative Bank p.l.c. or you select another option this policy ends. If the policy does not meet your requirements, please telephone our Benefit Bundle

Customer Services team

on **0845 602 5647** or write to:

Benefit Bundle Customer Services
Lifestyle Services Group Ltd
PO Box 395
CREWE
CW1 6WT

Full details can be found in section L of the Gadget Insurance Policy Document.

Enquiries/Complaints

Should you have an enquiry or complaint, you can contact our Benefit Bundle Customer Services team on **0845 602 5647**. Any complaints may be raised without prejudice to your right to take legal proceedings. If after making a complaint you are still unhappy and you feel the matter has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service.

Under European Law, the parties to this contract may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise, in writing, prior to registration. The contract is written in English and all communication by us with you will be in English.

Full details can be found in section N of the Gadget Insurance Policy Document.

Compensation

The parties to this contract are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Most insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **0207 892 7300** or by visiting their website at **www.fscs.org.uk**

Please see section N of the Gadget Insurance Policy Document for further details.

smile the internet bank from

The **co-operative** bank good with money

**The Co-operative Bank p.l.c. P.O. Box 101, 1 Balloon Street, Manchester M60 4EP.
Registered in England and Wales No. 990937.**

smile is part of The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).

Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status. The bank reserves the right to decline any application. The subscription fee for the smilemore current account is £13.00 debited from the account on the first working day of each month.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers. 0844 calls are charged at 5p per minute. Call charges from other companies may vary and you may want to check this with your service provider.