



# Current account

Switching your current account  
has never been simpler

# Welcome to smile

Thanks for choosing to switch your current account to **smile**. Switching to us is pretty easy, it's free and you'll feel great knowing that your bills will carry on being paid on the same day, every month.

## Switching your account

### What you need to do:

- complete, sign and return the switching form on the opposite page
- tell us of any Direct Debits and Standing Orders that need to be switched over to your new **smile** bank account
- tell your employer or pension provider and anyone else who regularly sends payments to you of your new account details  
to change your account details either contact your employer/pension department directly **or** complete the credit redirection letter within this form and send it to them directly
- if you are closing your old bank account, return all cheque books and debit cards to them, or confirm that they have been destroyed.

### What we will do:

Once you have opened a new account and returned the switching form to us:

- we'll ask your old bank for a list of all your Direct Debits and Standing Orders. Your old bank will provide this list within three working days of receiving our request.

### We will then:

- copy the list and send it on to you if you wish
- set up the Standing Orders on your new **smile** account
- tell the Direct Debit companies your new account details and ask them to change their records, as it remains their responsibility to maintain accurate records
- ask your old bank to close your account and move any remaining balance to your new **smile** account on an agreed date (if you choose)
- finally we'll send you a secure message confirming that the switching process is complete.

### We can also:

- give letters for you to send or hand to people who make regular payments into your account, asking them to redirect the payments to your new account.

We'll try to carry out your instructions as quickly as possible and you can send us a secure message if you have any questions.

## Frequently asked questions

### **Q: Where can I find out more about the current account switching service?**

A: You can find more about switching by calling our dedicated Account Switching Team on 08456 023 862, or by sending us a secure message and we will advise you of the process. It may mean that the switching process will take a little longer.

### **Q: How long does the switching process take from start to finish?**

A: Most banks aim to complete the switch of your regular payments from your old account to your new account in around three weeks. If you have asked us to transfer the balance and close your old account as well, it may take a little longer.

### **Q: What happens if I'm changing my name or the parties to the account?**

A: Please send us a secure message and we will advise you of the process. It may mean that the switching process will take a little longer.

### **Q: Can I switch my savings account as well as my current account?**

A: Sorry, unfortunately we don't offer this service at this time.

### **Q: What happens if I incur bank charges as a result of a mistake or unnecessary delay by the banks in the switching process?**

A: Neither bank involved in the transfer of your account will impose any charges caused by their mistake or unnecessary delay during the transfer of your account.

More FAQs can be found on our website: [smile.co.uk>current accounts>switching to smile is easy](http://smile.co.uk/current-accounts/switching-to-smile-is-easy)

# Switching form (current accounts only)

If you wish to switch your Direct Debits and Standing Orders to an account held with **smile** please complete this form in full in **BLOCK CAPITALS** and return to the switching team using the envelope provided. Alternatively, please post to: **smile**, New Business Centre, PO Box 50, Skelmersdale, Lancashire, WN8 6YL.

## Section 1 – smile Account Details: please complete the details of the smile account you would like to switch to

Sort Code	<input type="text"/>	Current account no.	<input type="text"/>
Your home address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

## Section 2 – Previous Bank Account Details: please complete the details of the account you would like to switch from

Bank/Building Society name	<input type="text"/>		
Sort Code	<input type="text"/>	Current account no.	<input type="text"/>

## Section 3 – Previous Bank Account Transfer Authority:

Please accept this as my/our signed authority to supply **smile** with a list of Standing Orders/Direct Debits\* currently set up on my account as shown above in Section 2.

### Please tick ONE of the following options:

- option A.** Please transfer my Direct Debits and Standing Orders, transfer the balance and then close the old account  
OR
- option B.** Please transfer my Direct Debits and Standing Orders to **smile** and keep my old account open  
(I understand that I will have to transfer the balance of the account myself). – option B is not available on Student accounts.  
Please sign in Section 4 as authority for your old bank to take action as above
- \*if you wish to receive a copy of the list of payments provided by your previous bank (before we transfer the payments) please tick this box. (Please be aware that choosing this service will lengthen the account switching process).

## Section 4 – Customer Signature: Please confirm your authorisation by signing below

Signature	<input type="text"/>	Print full name	<input type="text"/>
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If the account you would like to switch is a joint account, the joint account holder MUST also sign below.

Signature	<input type="text"/>	Print full name	<input type="text"/>
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## Section 5 – Interest Free Buffer: Please confirm whether you require a temporary interest and fee-free buffer on your smile account\*\*

Would you like an interest and fee-free overdraft for 30 days? Yes  No

If yes, please state your gross annual income

### Checklist: Please make sure that you have...

- Completed your **smile** account details in Section 1.
- Completed your old account details in Section 2.
- Ticked either box A or B in Section 3.
- Signed the form in Section 4 (two signatures required if joint account)

\*\*Not available on Student accounts.

### Official stamp:

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

# Credit redirection letter

**This letter should be completed by yourself and sent to your employer, pension provider and/or any other organisation who make regular payments into your bank/building society account(s), e.g. bank/building society interest, dividends, state benefits and annuities.**

Please note: this form should only be sent once you have received a secure message from us stating your completion (switch over) date. If you are not switching over any Direct Debits or Standing Orders then there is no need to wait so please complete this form and post it at your earliest convenience.

Customer instruction	
To:	Old building society roll number (if applicable):
For the attention of:	Please send all future payments to my/our new bank/building society account details shown below. These new details should be used with effect from (insert date)
Dear Sir/Madam	New branch sort code:      New account number:
Advice of new bank/building society account details for:	
Name:	New building society roll number (if applicable):
Salary/payment reference number*:	
Other reference number*:	New bank name:      New account name:
Date of birth:	
National Insurance number:	Yours faithfully
	Customer signature:
Old branch sort code:	Date:
Old account number:	
	*Complete as appropriate. Please note that for a salary/pension or benefit redirection you must provide your salary/pension reference number, your National Insurance number, and your date of birth.

Customer instruction	
To:	Old building society roll number (if applicable):
For the attention of:	Please send all future payments to my/our new bank/building society account details shown below. These new details should be used with effect from (insert date)
Dear Sir/Madam	New branch sort code:      New account number:
Advice of new bank/building society account details for:	
Name:	New building society roll number (if applicable):
Salary/payment reference number*:	
Other reference number*:	New bank name:      New account name:
Date of birth:	
National Insurance number:	Yours faithfully
	Customer signature:
Old branch sort code:	Date:
Old account number:	
	*Complete as appropriate. Please note that for a salary/pension or benefit redirection you must provide your salary/pension reference number, your National Insurance number, and your date of birth.

## Your Overdraft Pre-Contractual Information and Terms

There is a £500 or £1,000 temporary overdraft available to you when you switch your account to us, depending on your circumstances. The overdraft is provided by us, The Co-operative Bank p.l.c. of P.O. Box 101, 1 Balloon Street, Manchester M60 4EP to you (your details are those set out in the attached form). The overdraft is available to you from the date we receive and process your Switching Form for 30 days, however we may ask for the overdraft to be repaid immediately by you on written demand. You can end the temporary overdraft at any time by contacting us on 0845 602 3682. The overdraft temporarily replaces any other overdraft arrangement which we may agree to on your account (details for which will be provided to you separately). You will not be charged

interest or charges for this temporary overdraft. At the end of the 30-day period the temporary overdraft will no longer be available to you. Any outstanding overdraft remaining on your account will be governed by the terms and conditions for the account and the terms and conditions for any overdraft we agree with you. These terms will be provided to you separately (including the terms and conditions applicable to any informal overdraft if you exceed your formal overdraft limit). The total charge for credit for this temporary overdraft is £0. If we reject any application by you for a temporary overdraft on the basis of information obtained from a credit reference agency, we will inform you of that decision and provide you with details of the relevant agency unless we are prohibited from doing so by law.

**smile** the internet bank from

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

**Please call 08457 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. 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.

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

**smile** is a trading name used by The Co-operative Bank, which also operates under the trading name of Britannia. As such, protection provided to depositors by the FSCS is limited to a total of £50,000 for the combined amount of deposits held with The Co-operative Bank, **smile** and Britannia.

However, if you held accounts, which were covered by the FSCS, with both The Co-operative Bank (including **smile**) and with Britannia Building Society immediately prior to the date of merger of the two organisations on 1st August 2009, then until 30th December 2010 those accounts with each of the bank and Britannia are covered for up to £50,000 each, i.e. £50,000 for your Co-operative Bank account(s) and £50,000 for your Britannia account(s).

Further details of the cover provided by the FSCS are available at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning the FSCS on 020 7892 7300.

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. Call charges from other companies may vary and you may want to check this with your service provider.