

Britannia Cash ISA Transfer application pack

This is your pack to transfer an existing Cash ISA to Britannia.

We recommend that you:

- read our terms and conditions and other important documents before applying
- save a copy of these important documents for future reference.

Once you are happy to apply, please print out and complete:

1. **Acknowledgement of receipt by depositor(s) of Information Sheet and Exclusions List relating to the Financial Services Compensation Scheme (FSCS).**
2. **Cash ISA Transfer Authority Form.**
3. **Cash ISA Transfer Application Form** - When filling out this form, please make sure to include which of the available Fixed Rate Cash ISAs you want to transfer into; for example 'Fixed Rate Cash ISA fixed until 5 April 2020.'

And **return to us** at:

Britannia, FREEPOST (15796), Dept C033, Leek, Staffordshire Moorlands ST13 5RG.

Before you return your forms, please make sure you've done the following:

- signed the three forms mentioned above
- included sufficient identification (see pack for details).

Multiple transfers

You'll need to complete a Cash ISA Transfer Authority Form for each ISA you want to transfer.

Please call 0800 132 304[†] (lines open 8am to 8pm Monday to Friday, 9am to 12 noon Saturday) 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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

[†]Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes. Information correct as at 03/2019.

Fixed Rate Cash ISA

The Financial Conduct Authority is the independent financial services regulator. It requires us, Britannia, to give you this important information to help you to decide whether our Fixed Rate Cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

If you like your savings to be both simple and smart then our Fixed Rate Cash ISA could be for you. It's simple because you open it with your ISA allowance for the 2018/2019 or 2019/2020 tax year[^] or by transferring in an existing cash ISA, and it's smart because the interest rate doesn't change and the taxman can't touch a penny of your interest.

Our Fixed Rate Cash ISA:

- gives you a choice of two maturity dates with a higher interest rate for the longer you invest;
- will mature at the end of the fixed term when your money will be transferred into a variable rate Cash ISA (or equivalent);
- has a minimum opening balance of £5,000 up to the maximum of £20,000 if using any of your 2018/2019 or 2019/2020 tax year[^] allowance and/or a minimum of £1 if transferring in from previous years' cash ISAs only with Britannia or other providers;
- pays interest annually into your account;
- is issued with a passbook.

To open this cash ISA you must be a UK resident (for tax purposes) aged 16 or over.

Summary Box for Britannia Fixed Rate Cash ISA - Please read this account's key features before applying. For full details, you should also read its terms and conditions.

The interest rates that apply to your account will depend on the fixed end date you have chosen. Your account passbook will contain this information.

Account name	Britannia Fixed Rate Cash ISA		
What is the interest rate?		Tax-free* / AER**	Maturity Date
	Fixed Rate Cash ISA - fixed until - 05/04/2020	1.40%	06/04/2020
	Fixed Rate Cash ISA - fixed until - 05/04/2021	1.61%	06/04/2021
	Interest is calculated daily and will be paid into your account annually after close of business on 5 April each year .		
Can Britannia change the interest rate?	No - the interest rate is fixed. It won't change until the account matures.		
What would the estimated balance be at the end of the fixed term based on a £5,000 deposit?		Initial deposit	Balance at the end of the fixed term
	Fixed Rate Cash ISA - fixed until - 05/04/2020	£5,000	£5,070.00
	Fixed Rate Cash ISA - fixed until - 05/04/2021	£5,000	£5,162.29
	We have worked this out assuming: <ul style="list-style-type: none"> • You made a £5,000 deposit on an account opening date of 6 April 2019. • You haven't made any additional deposits or withdrawals. • We added interest to your account at the close of business on 5 April each year. 		
How do I open and manage my account?	<p>Can I apply for this account? To apply, you must be a UK resident (for tax purposes) aged 16 or over. It can only be opened as a sole account.</p> <p>How do I apply for this account? You can apply: <ul style="list-style-type: none"> • Online. • Over the phone. • In branch. </p> <p>Is there a minimum and a maximum balance? If you are using any of your 2018/2019 or 2019/2020 ISA allowance, the minimum balance is £5,000. But if you're transferring in previous tax years^{^^} ISA allowances only - then the minimum balance is just £1.</p> <p>If you are using any of your 2018/2019 or 2019/2020 ISA allowance, the maximum amount you can pay in is £20,000. But if you're transferring in ISAs from previous tax years[^], the maximum balance is £1,000,000.</p>		

<p>How do I open and manage my account?</p>	<p>How do I make deposits into this account? If you're using your 2018/2019 or 2019/2020 ISA allowance - you can make deposits by cash, cheque or transfer from another account held with us or another provider. If you're transferring your cash ISA to us - you can do this by providing us with a completed ISA transfer authority form. You can make as many deposits as you like up to the maximum amounts above. However, we can withdraw this product at any time without notice and once it has been withdrawn, you cannot make any more deposits. So if you are using any of your 2018/2019 or 2019/2020 ISA allowance, but you deposit less than your annual ISA limit, and we then withdraw the product, this will restrict the amount you can hold in a cash ISA in a tax year[^]. This is because you can only pay into one cash ISA in each tax year[^], and you won't be able to pay any more into this cash ISA. However, you will still be able to invest in another type of ISA (e.g. a stocks and shares ISA) with another provider, up to the annual ISA limit, if you wish. How do I contact you to discuss this account? By telephone or visiting a branch.</p>
<p>Can I withdraw money?</p>	<p>Yes - However, if you withdraw before your maturity date, you'll be charged the value of 180 days' interest on the amount you withdraw (using the account's interest rate). This charge will be taken from interest you've earned but haven't yet been paid. But if you haven't earned enough interest to cover this charge, some of it will come out of your original deposit(s). Any withdrawn money that you want to replace (while the product is still available) will count towards your ISA subscriptions for the current tax year[^], and you are only allowed to deposit up to the maximum ISA limit in a tax year[^]. So, for example, if you have deposited £10,000 and then withdraw £1,000, you will only be able to deposit a further £10,000 in that tax year[^]. You can make withdrawals: In branch - you can withdraw cash, cheques or make internal transfers. By post - You can send us withdrawal requests and we will send your money to you by cheque in the post or we can make internal transfers. You can request withdrawal forms over the phone or in branch or download them online. At the end of the fixed term, your account matures and your money will be put into a variable rate instant access cash ISA - unless you provide us with other maturity instructions. We'll send you a letter when your fixed term is coming to an end. It'll remind you of your maturity date and let you know what options are available to you (such as re-investing).</p>
<p>Additional information</p>	<p>If you are or have previously been made bankrupt, you are eligible to apply. This is a limited issue product and may be withdrawn without notice at any time. Interest earned from this account will not count towards any of your available personal savings allowance. All interest earned from your ISA will be free of both Income and Capital Gains Tax. You cannot subscribe to a cash ISA with us if you have already contributed to another cash ISA using this tax year's[^] ISA allowance, or if you have already invested the full ISA allowance in another type of ISA this tax year[^]. Any reference to tax is based on our understanding of current tax regulations which may change in the future and depends on your individual financial circumstances. *Tax-free - The contractual rate of interest payable where interest is exempt from income tax. **AER - Stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. [^]Tax year - A tax year runs from 6 April to 5 April the following year.</p>

3 easy ways to apply

Once you have read the Product Specific Terms and Conditions later in this factsheet, alongside the separate General Terms and Conditions (further copies of which can be obtained from a branch or via our website) you can apply by either:

Going to [co-operativebank.co.uk/savings](https://www.co-operativebank.co.uk/savings)

Call us on 0800 132 304†.

Visiting a Co-operative Bank branch

We will always try to electronically verify you but we may sometimes require proof of your identity. You can provide us with your proof of identity in branch or by post. The 'Managing your Britannia savings account' leaflet has more details.

When posting your completed application form and proof of identity, please send it to: Britannia, FREEPOST (15796), Dept CO33, Leek, Staffordshire Moorlands ST13 5RG.

We're here to help

If you're not sure which savings account is right for you, we're here to give you all the information you need to help you make the right choice. Just contact us (see above).

Tax

Any interest on this product is paid tax-free* but this may be subject to government change in the future.

What else do I need to know?

The following sections contain important general information about ISAs that you should also read alongside the product information, before applying for a cash ISA with us.

What is an ISA?

Individual Savings Accounts (ISAs) were introduced by the government to encourage more people to save for the future. To help with this, ISAs are tax efficient, making them a very effective way to make your money grow. This favourable tax treatment depends on the individual's circumstances and may be subject to change in the future.

There are different types of ISA - cash ISAs, stocks and shares ISAs, innovative finance ISAs and lifetime ISAs. All Britannia ISAs are cash ISAs.

Cash ISA - This allows you to save money in a deposit-based savings account.

Stocks and shares ISA - This allows you to put money into a stock market-based investment, such as unit trusts, for the potential of greater returns. However, the value of investments in stocks and shares ISAs and the income from them may fall as well as rise and is not guaranteed; you may lose part or all of your investment.

Innovative Finance ISA - Lenders can benefit from tax-free* interest courtesy of the innovative finance ISA (IFISA), which will cover loans arranged through peer-to-peer (P2P) platforms.

Lifetime ISA - The lifetime ISA is available to people under the age of 40. Contributions of up to £4,000 can be made in each tax year[^] and the government will then provide a 25% bonus on these contributions at the end of the tax year[^]. The funds can be withdrawn from the age of 60, or before that for the purpose of purchasing a first home.

Please note, we do not offer stocks and shares ISAs, innovative finance ISAs or lifetime ISAs.

- To save in a cash ISA you must be aged 16 or over and be resident in the UK for tax purposes. (Aged 18 for a stocks and shares ISA, an innovative finance ISA or a lifetime ISA.)

- Accounts can only be held in a sole name, they cannot be opened as a joint account.

- You cannot subscribe to a cash ISA with us if you have already contributed to another cash ISA using this tax year's[^] annual ISA allowance, or if you have already invested the full ISA allowance in a stocks and shares ISA, innovative finance ISA or lifetime ISA this tax year[^].

- Please note once you have paid in your full allowance for the tax year[^], you can't make any further payments until the next tax year[^], regardless of any withdrawals you might make.

How much can I save in an ISA?

The government limits the amount you can save and invest in ISAs each tax year[^] (6 April to 5 April the following year).

The 2018/2019 ISA or 2019/2020 allowance is £20,000 and you can save any part of, or your whole ISA allowance in a cash ISA, a Stocks and Shares ISA, an Innovative Finance ISA and a Lifetime ISA or any combination of the four. The following chart illustrates this:

In the 2018/2019 or 2019/2020 tax year [^]	Cash ISA	Stocks and Shares ISA	Innovative Finance ISA	Lifetime ISA	Maximum total allowance
From the 6 April to 5 April each tax year [^] .	Up to £20,000 less whatever you deposit in a stocks and shares ISA, an innovative finance ISA and a lifetime ISA.	Up to £20,000 less whatever you deposit in a cash ISA, an innovative finance ISA and a lifetime ISA.	Up to £20,000 less whatever you deposit in a cash ISA, stocks and shares ISA and a lifetime ISA.	Up to £4,000. Contributions to a lifetime ISA count towards the overall £20,000 ISA contribution limit.	Up to £20,000.

If you pay into a cash ISA, you will be subscribing to a cash ISA for the current tax year[^] and you will be limiting the amount of tax-efficient savings you can make in a stocks and shares ISA, innovative finance ISA and a lifetime ISA. Where you do not use your full ISA allowance within a tax year[^], it cannot be carried forward into the next tax year[^].

If you do not place any money in your account during a tax year[^], you will need to contact us to make a new declaration should you wish to make a deposit in the following tax year[^].

Transferring your cash ISA

You may transfer a cash ISA into a stocks and shares ISA or innovative finance ISA.

Some ISA providers may also offer the facility to transfer in any money you have in a stocks and shares ISA or an innovative finance ISA to a cash ISA; we do not currently offer these types of transfers.

• Transferring out

You can make a transfer out of a Britannia cash ISA, either for part of the balance or the full balance:

- Some of our ISAs have restrictions which may mean you incur a charge or loss of interest.

- You will not lose the tax benefits provided you first open an ISA with another provider. Your new provider should then be asked to contact us to arrange the transfer. **You must not withdraw the funds yourself to transfer as they will lose their tax-free* status.**

• Transferring in

You can make a transfer into a Britannia cash ISA:

- If you are transferring into a limited issue Britannia cash ISA, please check with us that the product is still open for deposits. You can do this by calling us or visiting any branch.

- Your cash ISA with your existing provider may have restrictions relating to ISA transfers out and you may wish to check this before requesting a transfer to us.

- You will not lose the tax benefits provided you first open a cash ISA with us. We'll provide you with forms to send to your existing provider to request the transfer or we can send them on your behalf. **You must not withdraw the funds yourself to transfer to us as they will lose their tax-free* status.**

As you are only able to subscribe to one cash ISA in a tax year[^], if you wish to transfer the current tax year's[^] subscriptions, you must transfer all of the subscription you have already made for the current tax year[^].

You can, however, open a new cash ISA with us by transferring previous tax years'[^] subscriptions of any amount so long as it doesn't contain the current tax year's[^] subscription.

What happens to my savings if I die?

If you die on or before the 5th April 2018 the account will earn Tax-free* interest up to the date of death.

The Tax-free* status of your cash ISA will **end** on death. We will pay any additional interest earned after that date gross, but this may be subject to tax.

If you die on or after the 6th April 2018, the account will continue to earn Tax-free* interest.

The cash ISA will continue until the first of the following occurs:

- The completion of the administration of your estate or,
 - The closure of the account or,
 - The third anniversary of your death.
- The Tax-free* status of your cash ISA can **continue** after your death. The amount payable to your estate will be the balance of your ISA plus any interest earned.
- If someone who is an ISA saver in a marriage or civil partnership dies, their spouse or civil partner can inherit their ISA tax advantages. Please contact us or read more about our Additional Allowance ISA at www.co-operativebank.co.uk/savings

What if I open a cash ISA, then change my mind?

You have a right to cancel your account, without giving any reason, for 14 calendar days from the date you make the first payment into your ISA.

It's important that you notify us if you change your mind, and don't simply close your ISA. If you close your account without notifying us that you have changed your mind, you will lose the tax-free* status of previous tax years' subscriptions and if you have paid any of the current tax year's subscription into the ISA, you will be unable to open a cash ISA with us or any other provider in the same tax year.

When you cancel your account, we'll help you switch to another one of our accounts, transfer your ISA to another provider or give you your money back, as you wish.

You can cancel by writing to us at Britannia, **FREEPOST (15796), Dept. C033, Leek, Staffordshire Moorlands ST13 5RG** or visiting any branch.

If something goes wrong

We know that sometimes things go wrong and here at The Co-operative Bank we really value your feedback. Letting us know when you are dissatisfied with our products or service provides us with the opportunity to put it right as quickly as possible and helps us to improve our service for all our customers.

Get in touch

Online

You can find more information by going to our website www.co-operativebank.co.uk/complaints or alternatively you can contact us via email at complaints@co-operativebank.co.uk

In Person

Speak to us in person at one of our branches. Use our branch finder www.co-operativebank.co.uk/global/branch-finder to find your nearest branch and its opening hours.

Telephone

Talk to our Customer Services team on **0800 132 304†**.

In Writing

Customer Response, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG.

If you are still unhappy with our response you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone **0300 123 9123** or email complaint.info@financial-ombudsman.org.uk. 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 purchased your 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/>

Information about the Financial Services Compensation Scheme

The Co-operative Bank is covered by the Financial Services Compensation Scheme (FSCS), which would pay compensation of up to £85,000 to eligible depositors in the event of the Bank becoming insolvent. Britannia and smile are trading names of The Co-operative Bank and, as such, protection provided to depositors by the FSCS is limited to £85,000 for the total amount of combined deposits held with The Co-operative Bank, Britannia and smile.

Certain customers are not covered by the FSCS. For further information please visit www.fscs.org.uk. Alternatively, please ask a member of staff at any branch. Or, if you prefer, please call 0800 132 304†.

Product Specific Terms and Conditions

These terms apply to the Fixed Rate Cash ISA. They add to our Britannia General Terms and Conditions and will apply instead of any term in the General Terms and Conditions if there is a difference. Please read them and keep them safe.

Your account passbook will contain the interest rate and fixed end date of the Fixed Rate Cash ISA you have chosen. The interest rates, fixed end dates and maturity dates that apply to your chosen Fixed Rate Cash ISA can also be found in the Summary Box provided at the time you opened the account.

Interest earned **will not** count towards your available personal savings allowance, providing these Product Specific Terms and Conditions have been fully met.

It is not possible to hold any of our ISAs as a joint account.

To find out our daily maximum withdrawal limits for different types of withdrawals, please visit our website at co-operativebank.co.uk or contact us.

Terms we've used

Tax-free*	The contractual rate of interest payable where interest is exempt from income tax.
AER**	The AER illustrates what the interest rate would be if interest was paid and compounded once a year.
Annual ISA allowance	This is the maximum you can pay into an ISA in any tax year [†] . HM Revenue & Customs (HMRC) sets the annual ISA allowance. To find out what it is, please contact us or check either our or HMRC's website.

Interest

Interest rate

The interest rate is fixed for the term chosen by you.

Either:

Tax-free* / AER**	Fixed until	Maturity Date
1.40%	05/04/2020	06/04/2020
1.61%	05/04/2021	06/04/2021

When is it paid?

Annually on 5 April each year.

If you close your account before it matures, interest will be calculated up to and including the day before the day you tell us you want to close it.

How is it paid?

Into this account.

Accounts limits

Minimum balance

£5,000 - if using or transferring in any of your 2018/2019 or 2019/2020 tax year[^] annual ISA allowance.

£1 - if only transferring in ISAs from previous tax years[^] (with us or with another provider).

Minimum balance during life of product

£1

Maximum

£1,000,000

Payments in and out

Access

Using a passbook.

Paying in

You can pay in by cash, cheque or electronic transfer from an account held with us or another provider.

No further deposits or transfers in are allowed into this account after the product has been withdrawn, so if you're depositing less than your annual ISA allowance and we then withdraw the product, this will restrict the amount you can hold in a cash ISA in this tax year[^].

Withdrawals

You can withdraw your money whenever you want but if you take money out or close the account before the maturity date, we'll charge you the equivalent of 180 days' loss of interest on the amount withdrawn. In the first instance this will be taken from interest earned but not yet paid and after that from the balance of the account.

You can withdraw:

- **In branch** - by cash (up to a daily maximum) /cheque/internal transfer.
- **By post** - by cheque/internal transfer.

Electronic transfers are available on request but there may be a charge for these.

ISA Transfers in

You can transfer in other cash ISAs you hold with us or with another provider before the product has been withdrawn.

ISA Transfers out

You can make a transfer to another cash ISA you hold with us or another provider but transfers out are classed as withdrawals and will be charged the equivalent of 180 days' loss of interest on the amount you're taking out (based on your accounts' fixed interest rate).

Statements

You can keep up to date with your transactions by using your passbook. We'll continue to update your passbook if you withdraw money from your account, make a payment in branch or if you pay money into your account. You can also call us or ask in branch about any payments into your account.

We'll also provide regular statements and whenever you withdraw money from your account or make a payment, we'll send you details of the transaction by post unless you tell us you'd prefer to ask for the information at any time when you need it.

Other terms

Maturity

Your Fixed Rate Cash ISA matures at the end of the term you chose at account opening.

When your account matures, we will transfer it to a variable rate instant access cash ISA unless you tell us otherwise.

Limited issue

These products are limited issue and can be withdrawn at any time without notice.

Please call 0800 132 304[†] if you would like to receive this information in an alternative format such as large print, audio or Braille.

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[†]Lines open 8am - 8pm Monday to Friday, and 9am - 12 noon Saturday. Calls to 0800 and 0808 numbers are free from landlines and mobiles. 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 03/2019.

Britannia

part of The **co-operative** bank

GENERAL TERMS AND CONDITIONS FOR YOUR BRITANNIA SAVINGS ACCOUNT

These Britannia Terms and Conditions (“**General Terms and Conditions**”) apply to all our Britannia savings accounts (but not Co-operative Bank or smile savings accounts). The terms and conditions of specific products (known as Product Specific Terms and Conditions) apply as well. Please refer to the information for each account type for full details.

These General Terms and Conditions (5 November 2018 Edition) replace all earlier versions. Please read them and keep them safe.



How to contact us

- For general queries.
- For more information about any transaction on your account.
- To tell us to cancel a regular or future-dated payment.
- To find out:
 - your interest rate
 - standard exchange rates
 - limits on electronic transfers
 - why we've refused a payment.
- To let us know:
 - about a change of contact details
 - you've forgotten your PIN.

Call **0800 132 304***,

Visit one of our Co-operative Bank branches, or

Write to Customer Services Manager, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG.

- To report a lost, stolen or damaged passbook:

Call **0345 121 7922*** as soon as possible, or

Visit one of our Co-operative Bank branches.

- To report a lost, stolen or damaged payment device (such as a cash card), or to alert us quickly that:

- you didn't authorise a payment or you've received a payment you don't recognise
- you think we've not made a payment correctly and you want to stop it
- you think someone knows your security details.

Call **0345 121 7922*** as soon as possible.

- To make a complaint:

Call **0800 132 304***

Visit one of our Co-operative Bank branches.

Write to Customer Response, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG.

Email complaints@co-operativebank.co.uk. If you do email us, please provide your name and contact number(s) where we can contact you. For security reasons, please do not include any account details in your email.

Please call 0800 132 304* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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

Guide to this document

To make it easier to find what you're looking for, we've divided these terms and conditions into chapters.

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

Key



Definitions



Points to note



Examples

Chapter A – About this agreement and your account

In this chapter, we explain some key points about this agreement and your account including:

- the documents that make up our agreement with you;
- when we can transfer our rights under this agreement to others;
- the law that applies to this agreement;
- our tax-reporting obligations; and
- how each of us will contact the other.

1. ABOUT THIS AGREEMENT

- 1.1 Our agreement with you is made up of the terms and conditions:
- (a) in this document;
 - (b) in the “**Product Specific Terms and Conditions**” for each type of account and service; and
 - (c) additional terms in other documents we give you or put on our website that we say are part of our savings account agreement.
- 1.2 This agreement covers sterling personal savings accounts. Unless your Product Specific Terms and Conditions state otherwise, you cannot hold an account covered by this agreement if you are a club, charity, company, pension fund, unincorporated association or business and you must not use your savings account for business purposes.
- 1.3 If there is a difference between the terms in this document and the Product Specific Terms and Conditions or any additional terms for an account, the Product Specific Terms and Conditions or additional terms will apply.
- 1.4 We'll also give you information about how to use your account. This could be in the welcome pack, on our website and in other documents we give you.
- 1.5 Where we use examples in this agreement to make things clearer for you, the meaning of the conditions is not limited to the specific examples we've given.
- 1.6 In this agreement:
- (a) the 'bank', 'we', 'us' or 'our' means The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP (trading as Britannia); and
 - (b) 'you' means the individual or, for joint accounts, the individuals the account is in the names of.

2. WHEN CAN WE TRANSFER OUR RIGHTS UNDER THIS AGREEMENT TO OTHERS?

- 2.1 We may transfer our rights and our responsibilities under this agreement. We'll only transfer our responsibilities to another person if they are authorised to hold your money and if we reasonably believe they are capable of carrying out our responsibilities instead of us and they agree to do so. We'll tell you about any transfer and when it will take effect, and you agree we'll be released from all responsibilities from that date.
- 2.2 You may not transfer any of your rights or responsibilities under this agreement to any person.

3. WHAT LAW APPLIES TO THIS AGREEMENT?

- 3.1 This agreement (and all our 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 and Channel Islands that is able to hear the case.

4. TAX REPORTING

- 4.1 If we believe you may have tax obligations in other countries, we may disclose information about you to HM Revenue & Customs (HMRC), which may share the information with other tax authorities.

5. REPORTING PROBLEMS AND HOW WE WILL CONTACT EACH OTHER

- 5.1 **You must use the contact details at the front of this document to report an unauthorised payment or possible loss, theft or unauthorised use of a passbook or, if you have one, payment device or security details, or to contact us for any other reason.**



What do we mean by security details?

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

What do we mean by payment device?

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

- 5.2 **We'll contact you and give you notices using the most recent details you have given us.**



- Wherever in this agreement we say we'll contact you, we'll use post, telephone or any electronic or digital message (including internet, email and text message) as appropriate.
- We'll assume that you've received any letter 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.
- You must tell us immediately of any change of address or other contact details. We may ask for evidence of the change by contacting you by phone, text, letter or email.
- 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).

Chapter B – Using your account

In this chapter, we explain:

- how we confirm we're authorised to take action on your account and the terms that apply to joint accounts;
- what you must do to keep your account secure; and
- what happens if a payment is unauthorised or made to the wrong person or account.

6. HOW DO WE CONFIRM THAT WE'RE AUTHORISED TO TAKE ACTION ON YOUR ACCOUNT?

How do we check your identity?

- 6.1 We'll assume that we're dealing with you and that we're authorised to provide information about your account, make payments, provide new services, open or close accounts and do other things we're asked to do without further checks if we've checked your identity:
- (a) by seeing some evidence of identity, such as a passport, in one of our branches;
 - (b) by confirming the security details used in connection with a payment device;
 - (c) by getting your written signature on paper; or
 - (d) by confirming the security details used with Telephone and Online Banking.
- In future, we may add other ways of checking we're dealing with you.

When can someone else operate your account for you?

- 6.2 You can allow another person (a 'third party') to operate your account. If you want to do this, you'll have to sign a document called a third-party mandate.
- 6.3 Another person may be appointed to act for you when you are not able to. This person would be your 'attorney' and we'll need to have a legal document called a Power of Attorney before we can allow them to use your account. Ask us if you'd like any more information about making someone your attorney.
- 6.4 These conditions will apply to any third party or attorney allowed to use your account. You will be responsible for everything they do even if they cause you to break the agreement.

What additional terms apply to joint accounts?



Depending on the type of account you have, there are limits on the number of account holders you can have on a joint account.

For joint accounts issued with a cash card, each account holder can use their card to make withdrawals without the other account holders knowing.

- 6.5 If you've been issued with a payment device, or are using Online or Telephone Banking, as long as we've checked that one account holder is acting with appropriate authorisation, each individual can operate the account without us checking with the other account holders first. For example, each account holder can:
- (a) make payments (if allowed by the Product Specific Terms and Conditions for your account);
 - (b) get information about the account; and
 - (c) take all the money out of the account;
- 6.6 If you haven't been issued with a payment device, unless the Product Specific Terms and Conditions for your account say otherwise, joint accounts must be operated by all of the account holders acting together except if you've asked us to allow the account to be operated by any one of the joint account holders and we've agreed.
- 6.7 As joint account holders you are, together and individually, responsible for repaying any money owed to us on the account. This means we can demand repayment from any or all of you. This includes payments you did not know about.
- 6.8 If any joint account holder tells us there's a dispute between any of you, we:
- (a) may block or suspend the account, but before we're told of the dispute we'll still make payments and provide cash; and
 - (b) will require all of you to agree to any further dealings on the account, so you won't be able to use Telephone or Online Banking, cards or passbooks.
- 6.9 If one of you dies, the remaining account holder(s) can continue to operate the account.

Passbook-based accounts

- 6.10 If the Product Specific Terms and Conditions for your account say we'll issue a passbook, it belongs to us. If we ask for the passbook, you must return it so we can bring it up to date with all transactions on your account or for any other reasonable purpose.
- 6.11 No entries may be made in the passbook except by us.

7. WHAT MUST YOU DO TO KEEP YOUR ACCOUNT SECURE?

- 7.1 You must act reasonably to prevent misuse of your account, passbook, payment device (if we've issued you with one) and your security details. You must also comply with the security procedures we tell you about from time to time. If you don't, we may block access to your account (including your use of a payment device, Telephone or Online Banking) to protect you and us from unauthorised access to your account. We'll also do all we reasonably can to prevent unauthorised access to your account.



Please read the information in the section headed 'Keeping your account secure' near the end of this document.

- 7.2 If someone else tries to access your account using a passbook, payment device or security details, you must contact us as soon as possible. We'll ask you to give us information or other help. We may also give, or ask you to give, information to the police to assist with any investigation.
- 7.3 If you find a payment device or passbook after you have reported them lost or stolen or you think someone has used or tried to use them, you must not use them. You must destroy them securely, for example by shredding.

8. WHAT HAPPENS IF THERE'S AN UNAUTHORISED OR INCORRECT PAYMENT FROM YOUR ACCOUNT?

Incorrect payments

- 8.1 You must call us as soon as you can after you notice that a payment you asked us to make has not been sent to the right person or account. If the payment was to an account at another bank in the European Economic Area (EEA) and the payment was not made properly, we'll immediately refund the payment unless:
- (a) there was a mistake in any of the details you gave us for the payment; or
 - (b) we can show that the payment was received by the other person's bank; or
 - (c) you tell us more than 13 months after the payment was made, though we may agree to investigate the matter.
- 8.2 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 us, 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.



What do we mean by European Economic Area (EEA)?

This means all member states of the European Union, plus Iceland, Liechtenstein and Norway.

Unauthorised payments

- 8.3 You must call us as soon as you notice an unauthorised payment has been made from your account (a payment is authorised if you gave someone your payment device or security details). We'll refund the amount of the unauthorised payment as soon as we reasonably can, and, anyway, before the end of the Business Day after you tell us, unless any of the following apply:
- (a) you tell us more than 13 months after the payment was made;
 - (b) we can prove you acted fraudulently;



If you've acted fraudulently, you'll be liable for all payments from your account.

- (c) we can prove that the unauthorised payment was made because of your gross negligence;



If you've been grossly negligent, you'll be liable for all payments from your account until you've told us that the payment device or security details have been lost or stolen or that you suspect misuse. An example of gross negligence would be knowingly giving your cash card and PIN to someone else.

- (d) we can prove that the unauthorised payment was made because the payment device was lost or stolen or we can show you failed to keep your security details safe. In this case you'll be liable for any unauthorised payments made before you tell us about the security breach up to a maximum of £35 and we'll reduce the refund by this amount.
- 8.4 You are not liable for any unauthorised payment made remotely, for example by Telephone or Online Banking (unless you've acted fraudulently). You may not be liable in some other circumstances too - for example, you won't be responsible for any unauthorised payment if we don't apply procedures that we're legally required to use to check a payment has been authorised by you.

How much will we refund and can we reverse a refund?

- 8.5 If we give a refund for any reason, we'll return your account to the position it would have been in if the payment had not taken place. We'll do this by refunding the payment and paying any interest we'd have paid on it. If we provide a refund but later investigation finds you were not entitled to it, we'll return your account to the position it would have been in if we'd not made the refund.

Chapter C – Payments and giving you information about your accounts

In this chapter, we explain:

- how money can be paid into and out of your account;
- how soon your money will be available for use after it's been paid in;
- when your payments will reach the payee's bank;
- some special rules about cheques and overseas payments;
- how to cancel or change a payment; and
- how and when you'll receive statements about your account.

i 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.

What do we mean by cut-off time?

This is the latest time on any given Business Day that we can process payment instructions. You can ask us for the relevant cut-off time when you give us a payment instruction.

9. PAYMENTS INTO YOUR ACCOUNT

General

- 9.1 Payments can be made into your account in sterling by cash, cheque, or electronically by direct transfer from another account. Payments in other currencies can be made by direct transfer, but we don't accept payments in all currencies. Ask us if you want to know whether we accept a particular currency.
- 9.2 We can refuse to accept a payment into your account if it's reasonable to do so, for example if we reasonably believe that accepting it might cause us to breach a legal requirement or might expose us to action from any government or regulator.
- 9.3 Unless your account's Product Specific Terms and Conditions say otherwise, you can pay money into your account after it has been opened. However:
- there may be a limit on the amount you can hold in your account, and you won't be able to pay in money once your account has reached this limit. You will find details of any limit in the Product Specific Terms and Conditions; and
 - we can at any time, without notice, restrict the amount that can be paid in or refuse a payment into any account if we've reasonably asked you to give us additional identification or information but you have not done so.

Payments into your account by mistake or fraud

- 9.4 If we reasonably believe that a payment into your account was made as a result of fraud, we will remove the payment or take other steps to make sure the amount of the payment is not available for you to use.
- 9.5 If we reasonably believe a payment was made into your account by mistake, we'll return it to the paying bank, unless you can show us it was not made by mistake. We'll take these steps before returning the payment:
- If you received the payment two months or less before we find out about the mistake, we'll tell you about it and give you 15 Business Days to show us it was not made by mistake. During this period, we'll make sure the amount of the payment is not available for you to use (we may do this by taking the amount out of your account or by limiting access to the amount on the account).
 - If you received the payment more than two months before we find out about the mistake, we'll contact you before restricting your ability to use the amount of the payment and before we return it to the paying bank.

- 9.6 If we receive a payment into your account from within the EEA which the payer says was made by mistake but, when we contact you, you tell us that the payment was intended for you, the payer may ask their bank for all relevant information including your name and address and transaction information so the payer can contact you directly. We are legally required to share this information with them if this happens.
- 9.7 If we mistakenly credit funds to your account, we'll take the amount out of your account or limit your access to the amount on your account. If this happens, we'll normally tell you before taking action.

Payments in (except by cheque)

- 9.8 The table below shows:
- how quickly we add these payments to your account after we've received them; and
 - when we treat them as part of the amount on your account for working out interest.

Payment in (except cheques)	When you can use them and when they count for working out interest
Cash (during opening hours) at one of our branches*	Immediately
International payments in currencies we accept**	On the day we receive the payment If we receive the payment after 4pm or on a non-Business Day, it will count for interest on the next Business Day.
Electronic transfers (this could include standing orders, Direct Debits, Faster Payments or CHAPS)	On the day we receive the payment If we receive the payment after 4pm or on a non-Business Day, it will count for interest on the next Business Day.
Internal transfer from a Britannia account	Immediately Note: we may need a day's notice to make the transaction
Internal transfer from a Co-operative Bank/smile account	Immediately If we receive the payment on a non-Business Day, we'll credit it to the account on the next Business Day and it will count for interest immediately. Note: we may need a day's notice to make the transaction

* We accept cash payments in sterling only.

** If we receive money for your account in a foreign currency, we'll convert it to sterling using the standard rate of exchange and deduct any charges before adding it to your account.

Cheques paid into your account

- 9.9 We accept cheque payments in sterling only.
- 9.10 The table below shows how quickly a cheque will clear after we've received it.

Cheque clearing timings	The payment
Business Day we receive the cheque	Is not yet included in the funds you can use.
One Business Day after we receive the cheque	If we receive confirmation that the paying bank has decided to honour the cheque by 9pm: <ul style="list-style-type: none"> • Increases the amount we pay any interest on. • Is included in the funds you can use and cannot be recalled.

If we receive the cheque on a Saturday, we'll treat it as received on the next Business Day (on Monday). This means it will count for interest on the Tuesday.



Cheque timings explained

For example, if you pay a cheque in on a Wednesday, you'll be able to use the funds, and will start earning interest on the funds, by 9pm on the Thursday, as long as we have received confirmation that the paying bank has decided to honour the cheque by 9pm on that day (day 2). The funds cannot be recalled after this point.

- 9.11 If the paying bank has taken the decision to not honour the cheque, we'll send you a letter explaining why.

10. MAKING PAYMENTS FROM YOUR ACCOUNT

Product restrictions

- 10.1 The Product Specific Terms and Conditions for some accounts limit when you can withdraw cash and make payments.

How we decide whether to make a payment

- 10.2 Unless the Product Specific Terms and Conditions say otherwise, you can withdraw cash and make payments without charge (except international and CHAPS payments where we may charge a fee). There may be a charge for using cash machines that we don't operate.
- 10.3 We'll make a payment from your account if you ask us to unless:
 - (a) you don't have enough money in your account;
 - (b) we know that the account details or reference details you give us are incorrect;
 - (c) you are seriously or repeatedly in breach of these conditions;
 - (d) you've not provided any extra identification or information that we've reasonably asked for;
 - (e) the payment exceeds a particular amount;
 - (f) we suspect fraudulent or criminal activity;
 - (g) there has been, or we suspect, a breach of security or misuse of your account, security details or payment device;
 - (h) there is a dispute (which we reasonably believe may be genuine) about the ownership of, or entitlement to, the money in the account; or
 - (i) we reasonably believe that doing so would cause us to breach our legal or regulatory obligations.
- 10.4 If we refuse to make a payment, we'll let you know why as soon as we reasonably can, unless the law or any regulation prevents us doing so. If we aren't able to tell you in advance, we'll contact you as soon as possible afterwards and at the latest by the end of the day on which the payment should have been received.
- 10.5 We can block or suspend your use of a payment device (and related services such as Telephone and Online Banking) if we reasonably believe it's necessary because of:
 - (a) suspected fraudulent or criminal use of the payment device; or
 - (b) security concerns, for example if we know or suspect that your payment device and/or security details have been misused.
- 10.6 If we block or suspend the use of a payment device, we'll let you know why as soon as we reasonably can, unless the law or any regulation prevents us doing so or if we believe doing so would compromise reasonable security measures.
- 10.7 If you are using a payment device to withdraw cash, the organisation that owns the cash machine will tell you the withdrawal has been refused.
- 10.8 You can call us as soon as you become aware that a payment has been refused. Where appropriate we'll tell you how to correct any errors that led to our refusal.
- 10.9 Overdrafts are not permitted on any of the savings accounts that the General Terms and Conditions apply to.
- 10.10 If your account does accidentally become overdrawn, you will need to repay the overdrawn balance immediately. We may use some or all of the money in any other account you have with us to reduce or repay the overdrawn balance.

Cash withdrawals

- 10.11 You can withdraw cash at branches or, if we've given you a payment device, by using a cash machine. There's a daily limit on the amount of cash you can take from a cash machine and/or at a branch. To find out our daily maximum withdrawal limits, please visit our website at co-operativebank.co.uk or contact us.
- 10.12 If you wish to take out a large sum at a branch, please call us to arrange this. The branch may need prior notice and you may have to bring additional identification with you. For more information, please visit our website at co-operativebank.co.uk or contact us.
- 10.13 You can only make cash withdrawals in sterling.
- 10.14 If you use your payment device to withdraw cash, we'll take the funds from your account immediately.
- 10.15 We may replace your card with a different type of card available under this agreement. We'll tell you about the card's features when we send the replacement.

Payments by Co-operative Bank cheque

- 10.16 You can ask us to issue a cheque in your name or to a third party. We can only issue it in sterling. We'll take the money out of your account immediately and it can't be cancelled unless it has been reported lost or stolen or returned to us before being cashed.
- 10.17 If the cheque is for more than £200,000, you must give us at least two Business Days' notice.


Payments (other than by card or cheque)

- 10.18 You cannot make payments from your account by standing order, Direct Debit or BACS. You can only make electronic transfers if permitted by your account's Product Specific Terms and Conditions. We normally use CHAPS for electronic transfers and we charge a fee for this.
- 10.19 To make a payment from your account in one of the ways set out in the table overleaf, you will need to give us details of the account to which you want to make the payment. This is usually the sort code and account number (or the equivalent information for payments outside the UK). It's your responsibility to check that the details are correct before asking us to make a payment.
- 10.20 The table below shows how long payments take to reach the payee's bank after we've received your request to make the payment and taken the money from your account.




If we don't receive a payment request before the cut-off time on a Business Day, we'll treat your request as received on the next Business Day. The timings set out in the box below will begin then.

Payment type	Cut-off	When the payment will reach the payee
Internal transfer between Britannia accounts	N/A	Immediately. Note: we may need a day's notice to make the transaction.
Internal transfer to a Co-operative Bank/smile account	8pm	No later than the next Business Day. Note: we may need a day's notice to make the transaction.
Electronic transfer	4pm	Usually within two hours, but no later than the next Business Day.
CHAPS	4.30pm	Guaranteed same day.
Payments in other EEA currencies/Swiss francs to another EEA country	3pm	No later than the next Business Day.
Payments outside the EEA or in non-EEA currencies		You can ask us for details of the cut-off times and how long the payment should take to arrive. We cannot control exactly when the foreign bank will receive it.

 If you ask us to make a payment on a future date, we'll make the payment on that date unless it's a non-Business Day, in which case we'll make the payment on the next Business Day.

- 10.21 If a payment you make to an account in the EEA doesn't arrive when it should have (normally the Business Day after we send the payment from your account), you can ask us to contact the receiving bank and to ask them to treat the payment as if it had been made on time.
- 10.22 If you wish to make a payment in a foreign currency, please ask us first. If we can make the payment, we'll first convert the amount into the currency you tell us. We make overseas payments through a bank of our choice. The exchange rates we use are those used by the bank that converts the payment. You can ask us what the exchange rates are - the rate quoted may not be the rate available to you as the exchange rates we use change throughout the day.

-  • We don't make some types of payment in all currencies. Ask us if you want to know which currencies we can make payments in.
- You will not be able to pay the charges for the recipient for any payment within the EEA.

Other payments from your account

- 10.23 We may be required by law to make payments to a third party (e.g. under a Child Support Agency deduction order) or take other action regarding your account (e.g. freezing funds). If this happens, we'll tell you unless we are prevented, for example if it is forbidden by law or regulation.

11. CANCELLING OR CHANGING PAYMENTS

- 11.1 You can ask us to change or cancel a payment that you've asked us to make in the future but not one that you've asked us to make immediately.

12. STATEMENTS

- 12.1 To help you keep track of your money, we'll update any passbook whenever it is used. Your account's Product Specific Terms and Conditions say how often we'll send you information on your transactions and whether you can ask for information more regularly.
- 12.2 The information will show the amount in your account, details for you to identify each transaction, the date and amount of the transaction, details of the sender/recipient of a transaction, details of the interest rate, a reference for the transaction and any charges. You'll also be able to get these details through our Telephone or Online Banking services, and your account's Product Specific Terms and Conditions will state where these services are available.
- 12.3 You must check your passbook and information and tell us as soon as possible if there's a payment in or out of your account that you don't recognise.
- 12.4 You can contact us for more information about any transaction on your account.

Chapter D - Interest, paying for our services, and additional terms that apply to Individual Savings Accounts (ISAs)

In this chapter, we explain:

- where to find the interest rate and charges that apply to your account;
- how we work out interest; and
- additional terms that apply if you have an ISA.

13. INTEREST RATES AND CHARGES

- 13.1 The Product Specific Terms and Conditions set out any conditions which you must satisfy to be eligible for certain interest rates. If you don't observe the minimum or maximum balance that applies to your account, there can be an impact on your interest rate.

- 13.2 Our charges that apply to savings accounts and related services are set out in the welcome pack for your account. You can also find out our interest rates and charges in branches, by calling us or by visiting our website.
- 13.3 The tax treatment of your account and the interest payable will depend on your individual circumstances and could change in the future.

How we calculate interest

- 13.4 Unless we tell you otherwise, we'll:
- calculate interest daily on the amount in your account; and
 - pay interest from the day we receive a payment into your account up to the day before you make a withdrawal (if applicable) or close your account.
- 13.5 Your account's Product Specific Terms and Conditions will tell you when your interest is paid.
- 13.6 We'll pay interest without deducting income tax unless stated otherwise in your account's Product Specific Terms and Conditions. If you earn more interest than the amount permitted as tax-free income, you'll have to pay tax on the interest directly to HMRC. If you are not sure whether you'll have to pay income tax, we recommend you seek separate professional advice, or call HMRC or visit their website.

14. ADDITIONAL TERMS FOR ISAs



Meaning of terms we've used in this section

- **Annual ISA allowance:** This is the maximum you can pay in to an ISA in any tax year. HMRC sets the annual ISA allowance. To find out what it is, please contact us or check HMRC's website.
- **ISA account opening date:** The date you make the first payment into your ISA.
- **ISA Regulations:** The Individual Savings Account Regulations 1998 (as amended from time to time).
- **Tax year:** A tax year runs from 6 April to 5 April the following year.

- 14.1 If there is any conflict between these conditions and the ISA Regulations, the ISA Regulations take priority.
- 14.2 You can usually only pay into an ISA if you are aged 16 or over and resident in the UK for tax purposes. If you (or your husband, wife or civil partner) are not resident in the UK but one or both of you are serving members of the armed forces or diplomats (or similar), you may also pay into an ISA. If you are not sure whether you qualify to pay into an ISA, you should seek separate professional advice or call HMRC or look on their website.
- 14.3 A cash ISA must be held in an individual's sole name. It must not be held on behalf of anyone except you.
- 14.4 If you close your ISA and do not arrange with another ISA provider to transfer the money in your ISA to them, then any money in your account will lose its tax-free status. If your ISA contained money paid in in the current tax year, you will not be able to open a cash ISA with another ISA provider in the same tax year.
- 14.5 If you cancel your ISA within 14 days of your account-opening date, any interest you have earned in that time will be tax-free. You'll be treated as if you have not paid in to a cash ISA in that tax year, so you'll still be able to open another cash ISA.
- 14.6 Unless we tell you otherwise in your account's Product Specific Terms and Conditions, you can make payments into your account up to the annual ISA allowance for that tax year.
- 14.7 Payments into your ISA only count towards the annual ISA allowance for the tax year in which we receive them. If you don't pay in the full annual ISA allowance in one tax year, you can't make up the difference by paying in more in any other tax year.
- 14.8 If you don't pay into your account at all in a tax year, we'll ask you to make a new application to pay in to an ISA in the following tax year.
- 14.9 Once you have reached the ISA allowance limit for a tax year, you cannot pay more into the account even if you have made withdrawals that tax year. If you try to pay in more than the annual ISA allowance in a tax year, we'll refund the overpayment.

- 14.10 As long as you meet all the necessary requirements, interest will be tax-free. If you die, any interest earned becomes subject to tax from the date of death. We'll pay any interest in line with the ISA Regulations and any other requirements.
- 14.11 You can make withdrawals from your ISA subject to any conditions on partial withdrawals in the Product Specific Terms and Conditions. Please note if you withdraw money from your ISA and then pay into your ISA to replace the money you withdrew, that new payment will count separately towards your annual ISA allowance.
- 14.12 If you want to transfer to another eligible ISA provider, you should speak to your chosen new provider to start the transfer process. You can choose the date funds are withdrawn or transferred as long as you give us enough notice to make the withdrawal or transfer (no longer than 30 days or any other period the ISA Regulations state). If we receive a request from another ISA provider to transfer money to your new ISA, we'll send that money to them within five Business Days of us receiving that request.
- 14.13 If the amount being transferred out includes the current tax year's annual ISA allowance, you must transfer the whole amount you have deposited into your ISA with us for the current tax year.
- 14.14 Unless we tell you otherwise in the conditions below, you can ask us to transfer money into your ISA from a cash ISA (but not any other type of ISA) with another ISA provider. We'll arrange for the funds to be transferred directly to us in line with your instructions and the ISA Regulations. Any money transferred from your ISA to another ISA provider that is from previous tax years will not count towards your annual ISA allowance.
- The transfer process will begin on the date we receive your transfer request form or, if later, the date you ask us to begin the transfer process. Within five Business Days, we'll send your request to your existing ISA provider with confirmation that we'll accept the ISA transfer.
 - We'll pay the money we receive from your existing ISA provider into your account within three Business Days of receiving it. This assumes we've also received the information specified by the ISA Regulations.
 - We'll start paying interest on the amount you transfer in from the date we receive the money, the date of the cheque from the existing ISA provider or the 16th Business Day after the transfer process began, whichever is earliest.
- 14.15 ISA investments must be in your beneficial ownership. You must not use them to secure your obligations under a loan.
- 14.16 We'll tell you if an ISA has, or will, become void because of a failure to satisfy the ISA Regulations.
- 14.17 We'll check that anyone to whom we delegate any of our functions or responsibilities under the terms agreed with you is competent to carry out those functions and activities.
- 14.18 We must provide information on ISA holders to HMRC.
- 14.19 If you are made bankrupt, the beneficial interest in any account passes to the trustee in bankruptcy and we must close your ISA. In these circumstances we'll transfer the money in the ISA to a non-ISA instant access account and write to you with details of the new account.

Chapter E - Changing these terms and ending this agreement

In this chapter, we explain:

- how and when we can make changes to your agreement, including these terms, the interest rates, charges and any other terms set out in the Product Specific Terms and Conditions for your account and any additional term;
- how we'll tell you about any changes we're making, and what you can do if you don't agree with them;
- how you or we can end this agreement; and
- what happens to account services and benefits if your account is closed.

15. CHANGES

When we can make changes

- 15.1 We can:
- increase or decrease interest rates and charges, and make changes to interest tiers (where applicable) 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; or
 - increase or decrease our interest rates and charges and make changes to interest tiers (where applicable), and change any other terms or conditions to reflect an actual or reasonably expected change in:
 - our underlying costs; or
 - law or regulation, codes of practice or industry guidance that applies to us, a ruling of a court, ombudsman or similar body or an undertaking given to a regulator; or
 - our way of doing business, including the introduction of new technology; or
 - make a change that is for your benefit - for example, we might make these conditions fairer or easier to understand, correct mistakes or reflect changes in technology; or
 - make changes to our interest rates, charges or any other terms to reflect any other actual or reasonably expected change that affects us if it is reasonable for us to pass on the impact of the change to you; or
 - if your account is no longer available, convert it to another of our accounts that we consider appropriate.
- 15.2 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.
- 15.3 If your account's Product Specific Terms and Conditions say that interest rates payable on your account are fixed, we won't make any changes to those interest rates.
- 15.4 For accounts with a variable interest rate we may also make changes to our interest rates, charges or any other terms without a particular reason (for example, as this type of agreement could last a long time, we may need to make interest-rate changes). But, if we do this, we'll always explain how a change will affect you. You'll be able to end this agreement without extra cost or losing any interest due up to the date of switching or closing if you don't want to accept the change.
- 15.5 If there are any changes to the ISA Regulations that require us to make changes to your account, we'll apply them to your account as soon as they come into force.
- 15.6 We can change the standard exchange rates we use at any time.

How we can make changes

- 15.7 If we increase the interest rate we pay you, then:
- the higher rate will apply immediately; and
 - within the next 30 days we'll tell you about the change on our website, by branch notices, national press adverts, statement messages or inserts or by writing to you (this can include email) or by any combination of these methods.
- 15.8 We'll give you at least two months' notice before we make any other changes.
- 15.9 The change will apply to your account automatically at the end of the notice period. However, if you don't want to agree to the change, you can switch your account or close it at any time until the change takes effect without paying any extra charges due or losing any interest up to the date of switching or closing. If you don't switch or close your account, we'll assume you have accepted the change.

16. ENDING SERVICES AND CLOSING YOUR ACCOUNT

Closing your account by giving notice

- 16.1 This agreement does not have a fixed or minimum duration but your account's Product Specific Terms and Conditions may say that some terms apply for a fixed or minimum period.
- 16.2 You can end this agreement and close your account at any time by telling us. However, any notice period, charge, or maturity date set out in your account's Product Specific Terms and Conditions may still apply.

- 16.3 We may end this agreement, close your account and stop all account services (including any payment devices, Telephone and Online Banking services), at any time by giving you at least two months' notice. For example, we may do this if:
- (a) you're no longer eligible for an account or service; or
 - (b) your account's Product Specific Terms and Conditions say you must hold a minimum amount in that account and your account balance falls below that amount.
- 16.4 Any services linked to your account will stop on the date we close your account, unless we tell you they'll end earlier.

Immediate closure of your account

- 16.5 We may end this agreement and close your account immediately, without notice, and stop all account services if we reasonably decide that:
- (a) you are seriously or repeatedly in breach of your agreement;
 - (b) you have failed to fund your account in accordance with your Product Specific Terms and Conditions;
 - (c) you or any other authorised signatory or joint account holder are made bankrupt or enter into an Individual Voluntary Arrangement after you open an account; or
 - (d) you or any other authorised signatory or joint account holder on the account:
 - (i) 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 or they may do so in the future;
 - (ii) have caused or may cause us to breach any law, regulation, code of practice or other duty that applies to us as a bank;
 - (iii) have behaved improperly towards us or anyone providing services to us (for example, threatening, abusing or harassing a member of staff);
 - (iv) have given false or materially incomplete information when applying to open the account or to use any service, or at any time; or
 - (v) have allowed a person who is not an authorised signatory to use the account or any other service we provide.

What happens when you or we close your account?

- 16.6 Unless we close your account because of fraud or illegal activity, when you or we close your account we'll pay you any money in your account with any interest we owe less any fees, charges or other amounts you owe us. Until you pay us, the terms of this agreement will continue to apply.
- 16.7 Any payment devices or passbooks we have given you belong to us. We will ask you to destroy the payment device(s) and will cancel the payment device(s) on our system when this agreement ends.
- 16.8 You must ensure you cancel any standing order or Direct Debit payments made to your account.
- 16.9 If your account is switched to another account with us and there is a trustee arrangement on your existing account that trustee arrangement will continue to apply to the new account (including any new or replacement trustees appointed under that arrangement from time to time).

Death of an account holder

- 16.10 We may require a death certificate, grant of probate or letters of administration before releasing any money in the account to the executors or personal representatives of any customer who has died.

What happens if you stop using your account?

- 16.11 If you don't make any withdrawals from the account for three years, we may, unless you have a fixed-term account, treat your account as inactive. This means you'll still receive statements and letters about your account, but we'll ask you for identification information to meet our standard security requirements when you next try to make a withdrawal from the account.

Chapter F – What happens if something goes wrong?

In this chapter, we explain:

- when we won't be liable to you for losses you suffer;
- how we can use money we hold in other accounts you have with us to reduce amounts you owe us (known as our right of set-off); and
- what to do if you have a complaint.

17. LIABILITY FOR LOSSES

- 17.1 We won't be responsible for any losses you may suffer if we cannot perform our obligations under this agreement as a result of:
- (a) any legal or regulatory requirements; or
 - (b) abnormal or unforeseeable circumstances which are outside our (or our agents' and/or subcontractors') control – such as industrial action or mechanical failure – and which we could not have avoided despite all reasonable efforts to the contrary.

18. SET-OFF

- 18.1 If you have money in one of your accounts we may set it off against any amount you owe us which is due for payment, so that it reduces or repays that amount. We'll do this if we think it is reasonable, taking into account your circumstances. We'll ensure you still have enough money to meet essential living expenses. We'll also take note of any regulatory requirements.



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

- 18.2 We can use our set-off right if you have accounts that are only in your name as well as joint accounts you hold with another person (X), as shown below:

Money in account for:	Set-off against money owed by:
You only	You
You only	You and X
You and X	You and X
You and X	X
You and X	You

- 18.3 We can use money 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.
- 18.4 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).
- 18.5 To let you know the date and details of the action we'll take, we'll write to you 14 days before we make any set-off between your accounts.
- 18.6 If we use money from an interest-bearing account, we'll apply interest to the money in that account until the set-off date. After the set-off date, interest will only be payable on any credit balance remaining in your accounts. We won't use balances on any ISAs, children's savings or fixed-term deposit accounts before maturity to set off amounts you owe.

19. COMPLAINTS

- 19.1 If you have a complaint, please contact us using the details at the front of this document.
- 19.2 If you are still unhappy with our response you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or Telephone 0300 123 9123* or email complaint.info@financial-ombudsman.org.uk. 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.
- 19.3 If you purchased your 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/>

Chapter 6 – Other important information

In this chapter we explain other important information about this agreement, including:

- your right to withdraw from this agreement within the first 14 days;
- important tax information;
- what happens if your account becomes dormant; and
- some recommended security precautions.

Use of your data

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.

Depositor protection

We are covered by the Financial Services Compensation Scheme (FSCS), which would pay compensation to eligible depositors if the bank became insolvent. Further information can be found on the FSCS website.

Communication

As required by law, any terms and conditions of your account and all information, statements and notifications will be in English. We'll communicate with you only in English.

Copy of the agreement

If you ask us at any time during the life of this agreement, we'll provide you with a copy of this document, your account's Product Specific Terms and Conditions and any additional terms.

Tax

You may be responsible for taxes or costs that are not paid by or via us, e.g. income tax.

Telling us of changes

You must tell us within 30 days of any change to the information that you gave us about your tax residence and whether you are a US citizen. You may have given us this information when you opened your account or when we wrote to you about this.

Cancellation

For 14 calendar days after the date you received your

- (a) welcome letter (if we send you one) or passbook (where applicable); or
- (b) the account was opened, whichever is the later,
you have a right to cancel and close your account without giving any reason.

You can do this by writing to us at Britannia House, Leek, Staffordshire Moorlands ST13 5RG or visiting any branch.

When you cancel your account:

- we'll pay you any money credited to your account and, if applicable, any interest earned within 30 calendar days of cancellation – however, if your account investment is paid by cheque, we cannot return the funds to you until the cheque has cleared;
- we'll refund any account charge unless you've already received the services it covered;
- you must repay any money owed to us including payments we've had to pay after cancellation; and
- we'll help you switch to another of our accounts or give you your money back, as you wish.

Dormant balances

We participate in the unclaimed assets scheme established under the Dormant Bank and Building Society Accounts Act 2008. This enables money in dormant accounts (i.e. accounts that have been inactive for 15 years or more) to be distributed for the community's benefit while still allowing customers to reclaim their money.

Under the scheme, we may transfer balances of dormant accounts to Reclaim Fund Ltd (RFL), a not-for-profit reclaim fund authorised and regulated by the Financial Conduct Authority.

If we transfer the balance of your account to RFL, you remain the owner of the funds and can reclaim your balance at any time on providing satisfactory proof of ownership. You should continue to contact us (not RFL) in the usual way if you have any queries or complaints about dormant accounts or balances.

Both we and RFL participate in the FSCS. Any transfer by us to RFL of your balance won't adversely affect any entitlement you have to compensation from the FSCS.

Keeping your account secure

Our terms and conditions require you to take reasonable security precautions to keep your account, passbook, payment device and security details safe. Reasonable security precautions can include:

- signing your cash card as soon as you are able once you receive it;
- keeping your payment device separate from your PIN;
- keeping your passbook, payment device and security details safe;
- not disclosing your payment device or security details except when using your payment device or making payments or registering or resetting your security details to use Online or Telephone Services;
- destroying the PIN advice slip safely e.g. by shredding;
- not allowing anyone (except you and a joint account holder) to use any passbook;
- not allowing anyone (including a joint account holder) to use your payment device or security details;
- never telling anyone or writing down your security details in a way that could be understood by someone else;
- not choosing a PIN or security details that may be easy to guess, such as your date of birth;
- taking care when using your payment device and security details so they are not seen or heard by anyone else;
- keeping receipts and statements safe and destroying them safely, e.g. by shredding;
- complying with all reasonable instructions we issue regarding keeping your passbook, payment device and security details safe;
- following additional guidance we give you in the Internet Banking Terms and Conditions if you operate your account online using Online servicing and Online managed services; and
- telling us as soon as possible of a change of name, address or other contact details so that correspondence or replacement cards do not fall into the wrong hands.

Additional security precautions for Online Banking

When you are 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 Trusteer Rapport security software from our website;
- don't access your account from a computer in a public place;
- take care when logging out - for example we recommend that you log off securely by using the exit link on screen and, if you are disconnected during an Online Banking session, that you log back in and then log off correctly;
- don't open emails from unknown sources; and
- don't send any account details to us unless the message is encrypted.

Please call 0800 132 304* 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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

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

Managing your Britannia savings account

Ready to get your new account up and running?

Once you've decided which Britannia savings account is right for you, you'll want to start enjoying the benefits it brings as soon as possible. That's why we've made opening and managing your account as easy and straightforward as can be. It means you get great service from the word go, which is the way it will always be.

This helpful guide contains the information you need to know to open and manage your account. From transferring money from another bank to making withdrawals and more.

If there's anything else you'd like to know, just contact us.

Call us on **0800 132 304†**

Go to **co-operativebank.co.uk**

Visit your **nearest Co-operative Bank branch**

Account correspondence

(including cheques and withdrawal requests) - should be sent to **Britannia, FREEPOST (I5796), Britannia House, Leek, Staffordshire Moorlands ST13 5RG.**

We'll normally respond within five Business Days* of receipt.

Opening your account

Whichever savings account you decide to open with us, we'll always ask you to provide:

- A completed application.
- Your initial payment.
- Confirmation of identity.
- If you're opening an ISA (Individual Savings Account), you'll also need to provide your National Insurance number.

Wherever possible we'll use electronic verification (EID) to confirm your identity. If this is not successful, we'll ask you to provide one form of identification to confirm your name and one form of identification to confirm your address. Please ask us for a list of acceptable identification. We cannot accept original passports or driving licences, but we can accept originals of other acceptable documents in the post. More information on this is provided alongside our list of acceptable identification.

Opening accounts for Young Savers

For young savers up to 18 years old, a parent, guardian or grandparent can fill in and sign the Fixed Rate Bond application on behalf of them. This means **they** will open and run a 'Re:' account **for** the child.

Young savers aged seven and over are allowed to sign the application form themselves, if they like.

If an account is currently open and run as a 'Re:' account **for** the child, once the child is aged seven, **they** can hold it in their own name.

This means they can operate the account, letting them pay money into and take money out of their very own account.

How to make deposits into your account

Making the most of a savings account is often about making deposits, the more you save the more interest you earn.

You can make deposits in a number of ways, including:

Cash

- You can deposit money into your account in any of our Co-operative Bank branches.
- Please note; you should **never** send cash through the post.

Cheques

- You can deposit these in branch or by post using the address within this guide.
- Please make sure they're payable to yourself as the account holder or to Britannia re: "Your Name". Cheques payable only to Britannia cannot be accepted.
- If you hold a "Re:" account please make all cheques payable to the child.
- If you're sending us a cheque by post, please send us your passbook and/or your account number (where applicable).

To make it easier, we don't need any deposit slips and anyone can pay cash or cheques into your Britannia account.

Internal transfers

You can ask us to transfer money from another account you hold with us either in branch or by post.

Depositing money from another bank or building society

If you want to send money from an account you have with another bank or building society (i.e. through their **Online, Mobile** or **Telephone Banking**) then you'll need these details:

Payment type	Payment details	Benefit
One-off	<ul style="list-style-type: none"> • Sort code: 57-13-27 • Account number: 00000000 (this should always be zeros) • Reference: Your Britannia account number (e.g. 1 2345 6789) • For CHAPS Payments - using the same details as above but please use Sort code: 08-91-06 instead. 	<ul style="list-style-type: none"> • You can decide how often and how much you want to deposit each time.
Set up a standing order	<ul style="list-style-type: none"> • Reference: Your Britannia account number (e.g. 1 2345 6789) • For CHAPS Payments - using the same details as above but please use Sort code: 08-91-06 instead. 	<ul style="list-style-type: none"> • By instructing your bank or building society to send a regular payment to your Britannia account using the 'Depositing money from another bank or building society' details above. • You decide on the payment date and amount, so you can tie it in with pay day if you like.
Set up a Direct Debit	<ul style="list-style-type: none"> • Contact us and we'll arrange this for you. 	<ul style="list-style-type: none"> • By instructing us to claim regular amounts from your account that you have with another bank or building society. • You decide on the payment date and amount, so again you can tie it in with pay day if you like.

Want to get into the habit of regular saving?

If you wish to make regular payments to your account (and your account allows it) standing orders and Direct Debit payments are great for this. Both of these are simple to set up and you can cancel them at any time by contacting your bank or building society and informing us.

Money deposited will be credited to your account and made available as cleared funds as soon as we have received it.

The Britannia General Terms and Conditions contain more information about timescales.

Some accounts limit how much you can pay in and the ways in which you can pay in, so please refer to the Product Specific Terms and Conditions and/or the account's Summary Box for more information.

How to make withdrawals from your account

When you make a withdrawal, for your protection, you may also be asked to provide identification. Please ask us for a list of acceptable identification.

Withdrawal requests are normally processed on the day they are received.

To protect your savings, withdrawals are only allowed on your written instruction. You can complete a withdrawal form in branch or send one to us by post. They're available on request or on our website. If you have a passbook with your account, you'll need to present it every time you want make a withdrawal. We cannot accept faxed withdrawal requests.

Withdrawing cash in branch

- As long as there's enough money in your account, you can withdraw up to up £500 in cash per day. Please refer to our website for current daily withdrawal limits.
- You can only take cash out of your account via a branch or cash machine, and if you're using a cash card this will be up to £250 per day in branch and £250 per day at an ATM.
- If you wish to withdraw larger amounts in cash, that's no problem, you just need to give us some prior notice by arranging this with the branch beforehand.

Withdrawing cheques

- You can request cheque withdrawals made payable to you or to someone else.
- If you withdraw money via cheque, the amount will be deducted from your account immediately and the cheque cannot be stopped unless it is reported as being lost or stolen or returned to us before it has been cashed.
- If you wish to withdraw more than £200,000 by cheque at any one time you must give us at least two Business Days* notice.
- If you'd like a cheque payable to a third party, we may need further verification by telephone or letter, so please allow extra time.

We'd like to highlight that for security reasons, withdrawn cheques will always be returned to the account holder's correspondence address and may in some instances be limited to being payable to the account holder.

Withdrawals requests over the phone

- Our Select Access Saver and Direct Saver accounts offer Telephone Banking, where you can make withdrawals by arranging transfers to a nominated linked personal current account that you hold either with us or another provider.
- If you hold one of these accounts, you can register your nominated linked personal current account during the application or at any time afterwards by contacting us.

- When you contact us for the first time in relation to Telephone Banking, we'll ask you to verify your identity and ask you to register a password. This is the password we'll ask for every time you call to make a withdrawal request over the phone from your Britannia account.
- If you have a joint account, both of you will need to set separate passwords before each account holder can start making transactions.
- Only one personal current account can be linked to your savings account. This could be held in the same name(s) as your savings account, or in the name of one of the joint account holders.
- It's important to remember that both joint account holders agree that withdrawals from an account that offers Telephone Banking can be made on the sole authority of either joint account holder.
- Withdrawals to your linked account by telephone which are requested before the close of business will be sent as electronic payments.

The payment should reach your account by no later than the next Business Day* following the day the instruction was received.

The Payments section of the General Terms and Conditions contains more information.

Withdrawal requests online

- The above information relating to Telephone Banking also applies to our Direct Saver & Direct Saver Reserve accounts which offer customers the ability to make payments to their nominated linked personal current account through Online Banking.

Operating your account with a cash card

- Fixed Rate Bonds, Fixed Rate Cash ISAs and Select Access Saver, **do not** offer a cash card. However, some of our savings accounts which are no longer available to apply for do offer cash cards.
- If you have a cash card, you can withdraw money in any Co-operative Bank branch or up to £250 per day in cash at ATMs nationwide.
- Our cash machines are free to use, but other banks or building societies may charge a fee.

Some accounts have restrictions on withdrawals so please refer to the Product Specific Terms and Conditions and/or the account's Summary Box for more information.

Electronic Payment charges

Below is a list of charges for administering Electronic Payments on your account.

Type	Charge	Description
UK Telegraphic Transfer/CHAPS (Automated Payment System)	£25	CHAPS is a bank telegraphic transfer service which allows money to be transferred from your account to another account quickly and conveniently. If you wish to make a CHAPS transfer within the UK the charge will be payable upon making a withdrawal in this way.
Foreign Telegraphic Transfer/CHAPS	£21	If you wish to transfer money from your account to an account overseas then we'll charge you £21. (For urgent transfers outside the European Economic Area (EEA) the charge will be £25, please ask for details.) Please note that you may also incur agency bank charges (where they apply they will normally be between £5 and £100).
Foreign Deposit Charge	£7	This is a handling charge applied to your account for any payment you receive from abroad.

These charges apply to Electronic Payments to and from your account. Details of other charges which apply generally to our savings accounts are available on request and details of charges which are specific to the account you open will be contained in the relevant product fact sheet. We may vary these charges and introduce new ones at any time for the reasons set out in the Britannia General Terms and Conditions and we'll tell you about any change in accordance with those conditions.

Protecting your account

You should check your passbook and/or statements carefully for any unauthorised transactions. If you find any, please report them as soon as possible.

As you know, it's important to keep your passbook/cash card in a safe place at all times. You should also keep your PIN for your cash card confidential. We have extensive security procedures in place to protect your account should a passbook/cash card be lost or stolen:

- **If your passbook is lost or stolen** - Call us straightaway on 0800 132 304†

- **If your cash card is lost or stolen** - Call us straightaway on 0345 121 7922† and we'll put a stop on your card, preventing further transactions.

Your post is valuable information in the wrong hands. To prevent this from happening, if you don't receive a statement or any other expected financial information from us, please call 0800 132 304† or visit your nearest branch.

Keeping us up to date

Please keep us up to date with any changes to your address or name.

You can notify us either by taking your passbook along to your branch or writing to Britannia, FREEPOST (15796) Dept. CO33, Leek, Staffordshire Moorlands ST13 5RG, enclosing your passbook.

UK tax regulations require the collection of information regarding an account holder's tax residency and citizenship status. If at any time in the future you need to change the information you have provided, you are required to advise us within 30 days of such change in circumstances.

For more information please ask a member of staff or call **0800 132 304†**.

Telephone queries

You're welcome to call our helpline on 0800 132 304† with any questions or queries but because confidentiality is so important to us, there may be times when we can't give out specific account information over the phone. It's just another way that we're keeping your finances safe and secure in addition to our legal requirements under the General Data Protection Regulation.

Important information about confirming your identity

In order to keep your money secure and reduce the possibility of fraud, we may need to ask you for some identification when managing your account which may include:

- Withdrawals at a branch where you are not known by the staff member serving you.
- Making a large withdrawal.
- If the account has not been used for several months.
- Registering a lost passbook.
- Changing your address.
- If you have a cash card or statement based account and need to make a withdrawal over the counter.

Depending on your request, you may need to provide one form of identification to confirm your **name** and one form of identification to confirm your **address**. Please ask us if you would like a list of acceptable identification.

If you do not hold UK/EU nationality, you may also be asked to provide evidence of your right to reside in the UK.

Joint accounts

Depending on the type of account you have, there are limits on the number of account holders you can have on a joint account. Please refer to the product specific terms and conditions of your account.

For joint accounts issued with either a cash card, access to Online Banking and/or Telephone Banking, each account holder can make withdrawals without the other account holders knowing.

The funds in the account are owned jointly and severally, meaning each of you can take or use all funds in the account and unless the account requires more than one person to sign, we cannot prevent or be responsible for their doing so.

If any joint account holder tells us there's a dispute between any of you, we:

- (a) may block or suspend the account, but before we're told of the dispute we'll still make payments and provide cash; and
- (b) will require all of you to agree to any further dealings on the account, so you won't be able to use **Telephone** or **Online Banking**, cards or passbooks.

Passbook accounts

For joint passbook accounts, it's important to remember that joint account holders can choose whether any one joint account holder can make withdrawals, or if both account holders need to sign the withdrawal form.

If all account holders have to sign the withdrawal form, then they will all have to attend the branch at the time of any withdrawals. In order to make a withdrawal by post, all account holders must sign the withdrawal form.

Where the account is operated on the signature of any of the account holders, any one of the account holders can withdraw money or give written instructions at any time to change the operation of the account so that future withdrawals require both signatories.

When can someone else operate your account for you?

You can allow another person (a 'third party') to operate your account. If you want to do this, you'll have to sign a document called a third-party mandate.

Another person may be appointed to act for you when you are not able to. This person would be your 'attorney' and we'll need to have a legal document called a Power of Attorney before we can allow them to use your account. Ask us if you'd like any more information about making someone your attorney.

These conditions will apply to any third party or attorney allowed to use your account. You will be responsible for everything they do even if they cause you to break the agreement.

If you would like any more information on allowing someone else to operate your account then please contact us.

Your personal information

When you open a savings account, we'll always ask you to provide some personal information to help us set up your new account and services.

If you have given us permission, we may contact you for marketing purposes, by mail, telephone, email or text message about products and services available from us. In addition, we may also contact you about products and services from other selected companies, which we believe will be of interest to you or benefit you financially.

You have the right to withdraw, object to, or change your marketing preferences at any time. You can do this by calling us on 0800 132 304[†] or by visiting one of our branches.

Changing your mind about your account

For 14 calendar days after the date you received your (a) welcome letter (if we send you one) or passbook (where applicable), or (b) the account was opened, whichever is the later, you have a right to cancel and close your account without giving any reason.

You can do this by writing to us at Britannia House, Leek, Staffordshire Moorlands ST13 5RG or visiting any branch.

When you cancel your account:

- we'll pay you any money credited to your account and, if applicable, any interest earned within 30 calendar days of cancellation - however, if your account investment is paid by cheque, we cannot return the funds to you until the cheque has cleared;
- we'll refund any account charge unless you've already received the services it covered;
- you must repay any money owed to us including payments we've had to pay after cancellation; and
- we'll help you switch to another of our accounts or give you your money back, as you wish.

If something goes wrong

We know that sometimes things go wrong and here at The Co-operative Bank we really value your feedback. Letting us know when you are dissatisfied with our products or service, provides us with the opportunity to put it right as quickly as possible and helps us to improve our service for all our customers.

Get in touch

Online

You can find more information by going to our website co-operativebank.co.uk/complaints or alternatively you can contact us via email at complaints@co-operativebank.co.uk

In Person

Speak to us in person at one of our branches. Use our branch finder co-operativebank.co.uk/global/branch-finder to find your nearest branch and its opening hours.

Telephone

Talk to our Customer Services team on 0800 132 304[†] our lines are open from 8am until 8pm, Monday to Friday, and 9am to noon on Saturday.

In Writing

Customer Response
 Britannia
 Britannia House
 Leek
 Staffordshire Moorlands
 ST13 5RG

If you are still unhappy with our response you may be entitled to refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR or telephone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk.

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 purchased your 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/>

In order to meet a recent change to (FCA) regulations, we will send you a reminder by email of any reduction in interest rates or fixed term maturity dates up to 14 days before the change takes place.

*Business Day - A Business Day is usually Monday to Friday (excluding bank holidays).

The tax information provided is based on our current understanding of current law and HM Revenue & Customs practice, which can be subject to change. Tax treatment depends on an individual's personal circumstances.

Please call 0800 132 304[†] 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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

[†]Lines open 8am - 8pm Monday to Friday, 9am - 12 midday Saturday. Calls to 0800 and 0808 numbers are free from landlines and mobiles. 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 11/2018.

Financial Services Compensation Scheme Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in The Co-operative Bank p.l.c. are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹ .	
Limit of protection:	£85,000 per depositor per bank/building society/credit union ² . The following trading names are part of your bank: The Co-operative Bank, smile , Britannia.	
If you have more eligible deposits at the same bank/building society/credit union:	All your eligible deposits at the same bank/building society/credit union are "aggregated" and the total is subject to the limit of £85,000 ² .	
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately ³ .	
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴ .	
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that state.	
To contact The Co-operative Bank p.l.c. for enquiries relating to your Co-operative Bank, smile or Britannia account:	For The Co-operative Bank and smile write to: The Co-operative Bank Personal Customer Services P.O. Box 50 Delf House Skelmersdale WN8 6GY Tel: 03457 212 212 (8am - 8pm, 7 days a week) Or visit your nearest branch.	For Britannia write to: Britannia FREEPOST (15796) Dept C0033 Leek Staffordshire Moorlands ST13 5RG Tel: 0800 132 304 (8am - 8pm Monday to Friday and 9am - 12 noon on Saturdays) Or visit your nearest branch.
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100. Email: ICT@fscs.org.uk	
More information:	www.fscs.org.uk	
Acknowledgement of receipt by the depositor:	Please see attached acknowledgement form.	

Additional information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level.

If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names. The Co-operative Bank p.l.c. also trades under The Co-operative Bank, Britannia and **smile**. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective, only or main, residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.fscs.org.uk

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained from www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.

FOR FURTHER INFORMATION ABOUT EXCLUSIONS, REFER TO THE FSCS WEBSITE AT WWW.FSCS.ORG.UK

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

Acknowledgement of receipt by depositor(s) of Information Sheet and Exclusions List relating to the Financial Services Compensation Scheme (FSCS).

Please complete, sign and return this form to confirm that you have received the Information Sheet and Exclusions List.

For The Co-operative Bank & smile please return this form to:

The Co-operative Bank Personal Customer Services, P.O. Box 50, Delf House, Skelmersdale WN8 6GY.

Tel: 03457 212 212 (8am - 8pm, 7 days a week)

For Britannia please return this form to:

Britannia, FREEPOST (15796), Dept C0033, Leek, Staffordshire Moorlands ST13 5RG.

Tel: 0800 132 304 (8am - 8pm Monday to Friday and 9am - 12 noon on Saturdays)

Or visit your nearest branch.

Account number:	
Sort code (Not required for Britannia accounts):	
Postcode:	
Acknowledgement of receipt by the depositor 1:	Signature:
	Print name:
Acknowledgement of receipt by the depositor 2:	Signature:
	Print name:
Acknowledgement of receipt by the depositor 3:	Signature:
	Print name:
Acknowledgement of receipt by the depositor 4:	Signature:
	Print name:

Please call 03457 212 212* (8am - 8pm, 7 days a week) 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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. 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 09/2018.

co-operativebank.co.uk

Using your personal information

How we use your personal information

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

Data protection law and how it protects you

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

1. Where we obtain the information

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

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

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

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

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

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

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

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

2. The personal information we collect and process

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

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

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

3. How we use your information

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

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

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

4. When we will share your information

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

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

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

5. Using your information to help prevent terrorism and crime

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

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

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

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

7. Sharing your information with credit card providers

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

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

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

9. Sharing information between joint applicants

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

There are three main credit reference agencies: Experian Consumer Help Service, P.O. Box 9000, Nottingham NG80 7WP or call 0344 481 8000 or go to www.experian.co.uk
For the Experian Privacy Notice please see www.experian.co.uk/crain

Equifax plc, Customer Service Centre, P.O. Box 10036, Leicester LE3 4PS or call 0800 014 2955 or go to www.equifax.co.uk
For the Equifax Privacy Notice please see www.equifax.co.uk/crain.html

Callcredit, Callcredit Information Group, One Park Lane, Leeds, West Yorkshire LS3 1EP or call 0330 024 7574 or go to www.callcredit.co.uk
For the Callcredit Privacy Notice please see www.callcredit.co.uk/crain

11. How we use Fraud Prevention Agencies

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

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

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

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

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

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or to employ you, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you.

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

Fraud Operations
The Co-operative Bank p.l.c.
P.O. Box 300
Delf House
Skelmersdale
WN8 6NY

For further information please see www.cifas.org.uk/fpn

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

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

13. Individual Rights

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

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

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

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

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

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

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

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

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

14. Legitimate Interest Tests

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

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

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

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

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

16. How we may contact you

Using your personal information to contact you about products and services

If you have given us permission, we may contact you for marketing purposes, by mail, telephone, email or text message about products and services available from us. In addition, we may also contact you about products and services from other selected companies, which we believe will be of interest to you or benefit you financially. You have the right to withdraw, object to, or change your marketing preferences at any time, online via your personal account, calling us on 03457 212 212² or by visiting your nearest branch.

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

Passing your information to other companies for their own direct marketing

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

Using your contact information for service contact

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

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

Using credit scoring

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

Credit scoring takes account of information from three sources; the information you provide on your application, information provided by CRAs and information which may already be held about you by us e.g. existing account information. A credit scoring system will consider information from these sources, to make an overall assessment of your application. The credit scoring methods used are regularly tested to ensure they remain fair, effective and unbiased.

Using a credit scoring system helps us to lend responsibly. If you submit an application and it is declined through this automated process, you can contact us within 21 days to have the decision reconsidered. You also have the right to ask that the decision is not made based solely using an automated credit scoring system.

How we check your identity

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

Undertaking anti-money laundering and fraud checks

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

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

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

Obtaining information about you and other personal details

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

Recording phone calls

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

Conversations will also be monitored for staff training purposes.

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

Using information on social networking sites

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

Obtaining a copy of your information

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

Subject Access Request Team
P.O. Box 638
Salford
M5 0JQ

You can also send us a secure message through your accounts section online, alternatively call us on 03457 212 212² or call in to your nearest branch.

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

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

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

19. How we protect your information

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

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

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

20. Cookies

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

21. Changes to privacy notice

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

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

22. Complaints about how we process your personal information

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

Our promise is to:

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

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

Customer Response
The Co-operative Bank p.l.c.
P.O. Box 101
1 Balloon St
Manchester
M60 4EP

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

- We use Transport Layer Security (TLS) to encrypt and protect email traffic. If your mail server does not support TLS, you should be aware that any emails you

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

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

23. Contact details for the Bank Data Protection Officer

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

The Data Protection Officer
The Co-operative Bank p.l.c.
P.O. Box 101
1 Balloon Street
Manchester
M60 4EP

24. Contact details for the Information Commissioner's Office

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

The Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF
Website: www.ico.org.uk

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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*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-8pm, 7 days a week.

Information Updated November 2018.

co-operativebank.co.uk

Cash ISA Transfer Authority Form

Information about you

Title: First name(s): Surname:

Date of birth: National insurance number (if you have one):

Permanent home address:

Postcode:

Contact phone number (including area code):

Information about the ISA you want to transfer (to be completed by customer)

Name of existing ISA provider:

Sort Code: Account Number:

Roll Number (if applicable):

Please note

The terms and conditions of some ISA products do not allow only part of an ISA to be transferred. Your existing provider may need you to give them specific information before the transfer can go ahead. Please check with your existing ISA provider if you are not sure about this.

Please answer either Question 1 or Question 2:

1. If you have **not** subscribed to this cash ISA in the current tax year, please indicate here how much of your cash ISA you want to transfer.

Either if you want to transfer the whole cash ISA, tick here or, if less, indicate the amount you wish to transfer here £

2. If you have subscribed to this cash ISA in the current tax year, please indicate the total subscriptions made in current tax year £

The amount in your account representing current tax year subscriptions can only be transferred in whole and not in part.

Please indicate here how much of your cash ISA you want to transfer

Either if you want to transfer the whole cash ISA, tick here

or £ including current year subscriptions as stated above, tick here or excluding current year subscriptions, tick here

or, if you **only** want to transfer your subscriptions from the current tax year, tick here

or, if you **only** want to transfer your subscriptions from previous tax years, tick here

Transfer authority (to be completed by customer)

I authorise my existing ISA provider to transfer the ISA (account number above) to Britannia. I authorise my existing ISA provider to provide Britannia with any information about the cash ISA and to accept any instructions from them relating to the cash ISA being transferred.

Where I must give notice to close or transfer part of the existing cash ISA, or the existing cash ISA contains a fixed-term deposit that has not reached its maturity date, I instruct my existing ISA provider to either: (tick the appropriate box)

1. wait for the full notice period to end or wait until the maturity date (whichever is relevant) before going ahead with this transfer
- or
2. depending on the terms and conditions, carry out the transfer as soon as possible – I will accept any consequential loss of interest or charges which may be applied.

The cheque should be payable to: Britannia re 'my name'

Signed: Date:

Please tick: I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List

Transfer acceptance (to be completed by Britannia)

We are willing to accept this ISA transfer in line with the customer's instructions above, as long as the following conditions are met.

- The transfer proceeds are made up of cash deposits only
- We must receive the transfer proceeds no later than
- Where the customer has shown above that they want to transfer the subscription from the current tax year, this must not be more than the current subscription limit.

For the purposes of the transfer of the ISA wrapper under the ISA regulations, the date shown below will be the transfer date.

Date:

Name of new provider: Britannia Address: Britannia, Freepost (15796), Dept C033, Leek, Staffordshire Moorlands ST13 5RG
ISA Provider number: Z1232

britannia.co.uk

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 (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board. Information correct as at 06/2017.

S/AP0223 06/2017

Britannia
part of The **co-operative** bank

ISA Transfer Application Form

Cash ISA 2018/2019 or 2019/2020 Tax Year

Please complete this form in full using BLACK ink and BLOCK CAPITALS.

For Britannia's use only: Scanning code **ISA/AF** New account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Please read this form in conjunction with 'Managing your Britannia savings account' leaflet. If you are opening more than one cash ISA, please complete an additional application form.

Use this form to TRANSFER funds from an existing ISA to Britannia.

This form will also allow you to subscribe your 2018/2019 or 2019/2020 ISA allowance into the same account.

Applicant details

Title Forename(s)

Surname

Date of birth (in DDMMYYYY format)

Nationality/ies

Address

Postcode

Work telephone number

Home telephone number

Mobile telephone number

Email address

Occupation

Employer

Do you have a National Insurance (NI) number? Yes No

If yes, it is a mandatory requirement to enter your National Insurance number.

If you do not know your National Insurance number you should be able to find it on your payslip, P45 or P60 form, Notice of Tax Coding or Tax Return, a letter from HM Revenue & Customs, a letter from the Department for Work and Pensions, or your pension order book. Otherwise your tax office may be able to help.

Please give account numbers of existing Britannia accounts (refer to passbook/statement).

1. I wish to transfer my existing cash ISA, account number from my existing provider to Britannia.

The approximate amount to be transferred is £

2. I wish to transfer my existing cash ISA, account number from my existing provider to Britannia.

The approximate amount to be transferred is £

3. I wish to transfer my existing cash ISA, account number from my existing provider to Britannia.

The approximate amount to be transferred is £

To transfer into a new cash ISA:

I wish to invest £ (please refer to the product specific factsheet for deposit requirements) in a cash ISA (and I apply to subscribe for a cash ISA for the tax year 6 April 2018 to 5 April 2019 and each subsequent year until further notice). Delete the words in brackets if you will not be subscribing to this ISA.

To transfer into a new cash ISA:

I wish to invest £ (please refer to the product specific factsheet for deposit requirements) in a cash ISA (and I apply to subscribe for a cash ISA for the tax year 6 April 2019 to 5 April 2020 and each subsequent year until further notice). Delete the words in brackets if you will not be subscribing to this ISA.

PLEASE REMEMBER TO PROVIDE PROOF OF IDENTITY, CONFIRMATION OF ADDRESS AND SIGNATURE AS DETAILED IN THE 'MANAGING YOUR BRITANNIA SAVINGS ACCOUNT' LEAFLET.

NOW PLEASE READ THE DECLARATION OVERLEAF AND SIGN AND DATE THE TRANSFER APPLICATION FORM.

Declaration

We want you to understand the nature of this product. It is for your own benefit and protection to read the Terms and Conditions that apply to this account carefully before signing this declaration. If you do not understand any point, please ask us for further information. Please ask a member of staff at your nearest branch or if you'd prefer, call our customer helpline on 0800 132 304*.

1. I declare that:

- a) all subscriptions made, and to be made, belong to me;
- b) I am 16 years of age or over;
- c) I have not subscribed, and will not subscribe more than the overall subscription limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA and a lifetime ISA in the same tax year;
- d) I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA;
- e) I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform you if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

2. I authorise The Co-operative Bank p.l.c., trading as Britannia, to:

- a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- b) make on my behalf any claims to relief from tax in respect of ISA investments.

3. I agree that:

- a) this account is not and will not be held on behalf of any person other than myself;
- b) the information I have given is full and correct and I authorise you to make enquiries to confirm this information and to update my account records where appropriate;
- c) you may decide to decline my application;
- d) terms and conditions apply to this account. I can obtain a copy of these from any of your branches;
- e) I confirm that I have received the notice headed 'Using your personal information' provided with my terms and conditions and I agree to you processing my personal data as detailed;
- f) I have the right to access the information held and correct any inaccuracies.

4. Your marketing preferences and consent declaration

At The Co-operative Bank p.l.c. (trading names - smile, Platform and Britannia) we would like to keep you up to date with details of our retail banking products and services such as: current accounts, savings, mortgages and unsecured lending products. If you consent to us contacting you for this purpose, please tick the relevant box(es):

You have the right to withdraw, object to, or change your marketing preferences at any time either by calling us or visiting one of our branches.

by post by telephone by email by text message

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

Please tick if you consent to this:

5. I agree to the ISA terms and conditions.

6. I declare that the information in this application form is true, complete and up to date, and I authorise you to make enquiries to confirm this information and to update my account records where appropriate.

HM REVENUE & CUSTOMS HAS ASKED US TO POINT OUT THAT ANY FALSE STATEMENT MAY RESULT IN PENALTIES OR PROSECUTION.

Signature Date

Please tick: I have received and read the Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

PLEASE REMEMBER TO PROVIDE PROOF OF IDENTITY, CONFIRMATION OF ADDRESS AND SIGNATURE AS DETAILED IN THE 'MANAGING YOUR BRITANNIA SAVINGS ACCOUNT' LEAFLET.

For Britannia's use only ACCOUNT OPENING DETAILS	IDENTIFICATION DETAILS	APPLICANT
Please remember to write the new account number on the front of the form in the scanning code box. Account number <input type="text"/> Date account opened <input type="text"/> Account opened by: (Initials) <input type="text"/> Employee number: <input type="text"/> Branch number: (if applicable) <input type="text"/> Audit checked by: (Initials) <input type="text"/> Employee number: <input type="text"/>	Existing or New Customer	Existing <input type="checkbox"/> New <input type="checkbox"/>
	Signature checked to Account Number OR	
	Other ID Type and Reference Number	
	EID search done? (not required if signature check successful)	YES <input type="checkbox"/> NO <input type="checkbox"/>
	Result (ensure printout is attached and Clientwise updated)	YES <input type="checkbox"/> REFER <input type="checkbox"/> UNCONFIRMED <input type="checkbox"/>
	If required, has acceptable paper ID been taken and recorded on Frontline?	YES <input type="checkbox"/>
	Are the ID photocopies properly certified and attached?	YES <input type="checkbox"/>
Is any additional supporting ID information documented and recorded on Clientwise?	YES <input type="checkbox"/>	

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice which can change. Tax treatment depends on an individual's personal circumstances.

Please call 0800 132 304* if you would like to receive this information in an alternative format such as large print, audio or Braille.

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*Lines open 8am - 8pm Monday to Friday, 9am - 12 midday Saturdays. Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls may be monitored or recorded for security and training purposes.

Information correct as at 03/2019.



We like our communications to have an impact on you - but not on the environment. This document is printed using vegetable oil-based inks on paper which is Forest Stewardship Council® certified and made in an elemental chlorine-free process.