

The **co-operative** bank

Privilege and Privilege Premier current accounts

How to enjoy the benefits

2 How your benefits stack up

With our Privilege and Privilege Premier current accounts, you can make life and your banking a lot easier all round.

Here's a taster of the benefits available.

The Privilege current account – a taster

- Worldwide travel insurance.
- Mobile phone insurance.
- An automatic £200 overdraft. The first £200 is interest-free. Interest is charged on arranged and unarranged overdrawn balances above £200, at an Annual Interest Rate of 35.9%. Subject to status. The monthly cap on arranged and unarranged debit interest for your Privilege current account is £60. Further details can be found on Page 7.
- Privilege Savings account for the life of your Privilege current account.
- Choice of one additional tailored benefit (see pages 11 and 12).

Privilege Premier current account – more on top

With a Privilege Premier current account, you also enjoy some extra benefits on top of what you get with our Privilege current account.

- UK and European breakdown cover (if it is a joint account, both customers are covered).
- A higher automatic £300 overdraft rate. The first £300 overdraft is interest-free. Interest is charged on arranged and unarranged overdrawn balances above £300, at an Annual Interest Rate of 35.9%*. Subject to status. The monthly cap on arranged and unarranged debit interest for your Privilege Premier current account is £60. Further details can be found on Page 10.
- Privilege Premier Savings account for the life of your Privilege Premier current account.

Get more information on these extra savings see page 10.

*Annual Interest Rate. This is the interest on the money you borrow, equivalent to if you borrow the money for a whole year.

Now pick one of three additional benefits to suit you at no extra charge!

Our Privilege and Privilege Premier current accounts also come with a choice of one of three additional benefits – giving you the chance to shape your account around your individual lifestyle needs. Simply choose the one that suits you best...

Credit Report Monitoring**

Enjoy added personal security.

- Credit Report Monitoring service.

Start feeling safer; see page 11.

Airport Lounge Passes**

For airport travellers.

- Airport Lounge Passes (four passes per year to selected airport lounges around the world).

Travel extras ready to go; see page 11.

Gadget**

Protect your portable devices and gadgets.

- Cover against theft, accidental and malicious damage for your registered items.
- Gadget accessories cover included.
- Mechanical or electrical breakdown cover included.

Cover for your gadgets; see page 12.

For more information, please refer to the Policy Summaries.

Now's the time to choose!

There are three additional benefits to choose from. You have 60 days[^] from the date you opened your account to select which additional benefit you'd like. To register your choice: Call **0345 602 5783** or visit **co-operativebank.co.uk/benefits**

[^]If we don't hear from you in that time, we'll automatically allocate you the Credit Report Monitoring benefit, which will be fixed for up to 12 months.

Registration to activate the policy or service is required. You can do this online at **co-operativebank.co.uk/benefits. Limitations apply.

4 Privilege current account benefits

Squeeze more out of your banking with your Privilege current account.

Starting here...

Worldwide travel insurance

Active from the moment you open your Privilege current account.

Covers you, your partner and all dependent children travelling with you aged 22 years or under (including legally adopted, legal ward/guardianship, foster and stepchildren) who at the start date of the journey are living at your address or have a term-time address, and have no other permanent residence unless they are residing with their other parent. Please see the full definition of Dependent Children within the Policy document for full information.

- Eligible family members are only covered when travelling with account holders.
- Existing medical conditions and medical conditions under investigation may affect your cover.
- You must notify AXA of any relevant medical condition as detailed within the policy document, and if this changes, notify AXA immediately.
All medical conditions must be re-notified to AXA at least every 12 months.
- Excesses may apply to claims.
- Trips involving winter sports activities are limited to 21 days in total in any 12-month period.
- There are a number of sports activities and winter sports that are excluded. Please refer to the policy document.
- Cover under your policy will cease when you reach 80 years of age or when your current account is closed or the policy is cancelled, whichever is earlier.
- Cover for holidays involving winter sports activities is not operative if you are 65 years of age or older.
- There's no cover for trips over 45 consecutive days' duration.

- Any trip solely within the UK is only covered where you've pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- If it's a joint account, the first and second named account holders can travel independently but the children are only covered when travelling with one or both account holders.
- For joint account holders who are not spouses or partners, cover is not provided for the spouse or partner of either account holder.
- Missed departure cover is for if you arrive at your international departure point, from the UK, too late to board your scheduled public transport.
- You are not covered for business trips.

Provided by AXA Travel Insurance and underwritten by Inter Partner Assistance.

See terms and conditions for full policy details. Limitations apply.

IMPORTANT! Existing medical conditions

- If you or any person travelling under this insurance have any medical conditions, whether these are diagnosed or not (this includes those under investigation), you may need to notify AXA. AXA will advise you if this will affect your cover and whether an additional premium will apply. If there are any changes in your health, you must notify AXA, otherwise the insurance may not be valid.
- You must update AXA on existing medical conditions every year, not just at the outset.
- You must inform AXA of any change in your health or the health of anyone covered by the policy.

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Mobile phone insurance

A lost, stolen or damaged mobile can be expensive and inconvenient. The cover that comes with your account really takes the pressure off, should this happen.

- Insures up to four handsets, up to the value of £1,500 per phone, so your family can benefit too.
- Covers the cost of repair or replacement in the event of theft, loss, damage or breakdown (including faults) occurring anywhere in the world.
- Includes any accessories for your mobile phone if they are lost, stolen or damaged at the same time as your mobile phone; you are covered for these up to a value of £350 (including VAT). That's cases, headphones, Bluetooth headsets and other similar items.
- Worldwide cover means you or your family members needn't worry about losing a phone whilst abroad. Repair or replacement will be arranged upon return to the UK.
- You may need to provide proof of purchase to claim under the mobile phone insurance.
- Cover under this policy is limited to up to a maximum of two successful claims during any 12-month period per account holder.
- There's a policy excess payable for every successful claim. If you have an Apple iPhone, the excess is £75 and for all other handsets it's £50.

Mobile phone insurance is provided on behalf of The Co-operative Bank by Lifestyle Services Group Limited and underwritten by Assurant General Insurance Limited.

Registering your mobile phone

To help us administer your policy more effectively and to help simplify the claims process, you can provide us with your mobile phone details. This can be done through **co-operativebank.co.uk/benefits** or by calling **0344 249 9981**.

You'll need the following information when registering your handset:

- Make.
- Model.
- IMEI number. The IMEI number is the unique serial number for your mobile phone. You can find it by inputting *#06# into your mobile phone. It should also be noted on the documentation that came with your mobile phone when you purchased it. Your airtime provider may also be able to provide it to you.
- Telephone number.

Cover is subject to the terms and conditions which can be viewed at **co-operativebank.co.uk/benefits**. Limitations apply.

More benefits – from spending to saving

£200 overdraft

To make sure you're not caught short unexpectedly, your Privilege current account comes with an automatic £200 overdraft. The first £200 is interest-free. Interest is charged on arranged or unarranged overdrawn balances above £200 at an Annual Interest Rate of 35.9%. Subject to status.

Monthly cap on unarranged overdraft charges

The monthly cap on unarranged overdraft charges for your Privilege current account is £60.

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) fees for each payment your bank refuses due to lack of funds.

Please refer to the Account Charges Leaflet for details.

Your linked savings account

When you opened your Privilege current account, we automatically opened a Privilege savings account for you. It's a brilliant way to make more of your money quickly and easily. Here's why...

- You can transfer money quickly and easily between your current and savings account, earning interest on it as you go along.
- It pays a rate of interest which is guaranteed to track up to a maximum of 0.3% below the Bank of England Base Rate, for the life of your Privilege current account*.

We'll pay you gross interest on your savings. To find out how you may need to pay tax on the interest, please visit www.gov.uk/hmrc/savingsallowance

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IMPORTANT! Your cover and charges

- You may not use or be eligible for all the benefits available on this account, however, the monthly cost will remain the same.
- Please check to ensure if you already have travel insurance, mobile phone cover and/or motor breakdown cover in place with any other provider, even if it's part of another bank account. If you do, you need to check whether this product is suitable for your needs. You need to ensure that you are not paying for more insurance than you need, and you must be aware that you may only be able to make a claim on one policy at any one time.
- The cost of the account will remain the same regardless of whether you use any of the benefits or not and will continue to be charged unless or until you ask to change your account.

Take all the benefits and discounts of the Privilege current account – then add extras on top. That’s what you get with your Privilege Premier current account.

Starting right here...

UK and European motor breakdown cover

When you’re on the road, it’s great to have the peace of mind and reassurance that comes from comprehensive motor breakdown cover.

Your UK and European breakdown cover includes:

- Personal-based breakdown cover for the named account holder(s), NOT the vehicle.
- Roadside assistance to repair your vehicle.
- Recovery for up to eight people and your vehicle to any destination within the UK.
- Breakdown assistance at your home.
- Replacement car for up to one day while your vehicle is being fixed, overnight accommodation or an alternative form of transport.

Your vehicle must be roadworthy and in good mechanical condition when you obtain cover and you must keep it in that condition.

UK and European motor breakdown cover is provided on behalf of The Co-operative Bank by RAC.

Also good to know

RAC has been a breakdown organisation since 1897.

- RAC has more patrols per member than any other breakdown provider.
- RAC patrols fix four out of five cars at the roadside.

IMPORTANT! Keep the enclosed policy document handy.

You’ll find breakdown cover policy details in this Welcome Pack.

Put them in your glove compartment and store the emergency assistance number in your phone.

Emergency assistance number: 0344 249 9981 (option 1).

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Extras to help with your spending and saving

£300 overdraft

Your Privilege Premier current account allows you to tap into a £300 overdraft which was set up automatically when you opened your Privilege Premier current account. The first £300 is interest-free. Interest is charged on arranged or unarranged overdrawn balances above £300 at an Annual Interest Rate of 35.9%. Subject to status.

Monthly cap on unarranged overdraft charges

The monthly cap on unarranged overdraft charges for your Privilege Premier current account is £60.

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) fees for each payment your bank refuses due to lack of funds.

Please refer to the Account Charges leaflet for details.

Your Privilege Premier linked savings account

When you opened your Privilege Premier current account, we automatically opened a Privilege Premier savings account for you. It's a brilliant way to make more of your money quickly and easily. Here's why...

- You can transfer money quickly and easily between your current and savings accounts, earning interest on it as you go along.
- It pays a rate of interest on balances up to £100,000 which is guaranteed to track up to a maximum of 0.1% below the Bank of England Base Rate for the life of your Privilege Premier current account*.

*We'll pay you gross interest on your savings. To find out how you may need to pay tax on the interest, please visit www.gov.uk/hmrc/savingsallowance

Remember...

Your Privilege Premier savings account rate tracks 0.1% below the Bank of England Base Rate on balances up to £100,000, guaranteed for as long as you hold your Privilege Premier current account.

It's easy to start saving now, call **03457 212 212**⁺ for more information or pop into your local branch.

The 'additional benefits' in more detail

Choose one of three additional benefits available with both the Privilege and Privilege Premier current accounts. More details about each additional benefit is provided below – it should help you decide which is the right one for you.

IMPORTANT! Register your selection within 60 days

Once you've chosen your additional benefit, you must register it. Remember you must make your selection within 60 days of opening your account.

We'll then send you a full information pack telling you everything you need to know. If we don't hear from you in that time, we'll automatically allocate you the Credit Report Monitoring benefit which will be fixed for up to 12 months – just to make sure you don't miss out.

Choose from the following three additional benefits:

Credit Report Monitoring**

As well as having easy online access to your credit report, we'll set up a monthly monitoring service which will alert you by text or email of any significant changes to your credit file.

Subject to terms and conditions.

Airport Lounge Passes**

- Four Airport Lounge Passes per year, per account, for the account holder(s) only to enjoy.
- If you wish to take guests with you, additional passes can be purchased at £18.50 per person, per visit.

Subject to terms and conditions.

**Registration to activate this policy or service is required. You can do this online at [co-operativebank.co.uk/benefits](https://www.co-operativebank.co.uk/benefits). Please note: registration for Credit Report Monitoring service is online only.

12 Additional benefits information

Gadget**

- Worldwide cover up to £1,200 per account holder for digital cameras, handheld DVD players, digital camcorders, MP3 players, portable sat nav devices, games consoles and laptops, smart watches and wearable technology etc.
- Repair and replacement will be arranged upon return to the UK.
- Maximum individual item limit of £1,200 per account holder.
- Cover for theft, damage and breakdown (including faults) occurring anywhere in the world.
- If any accessories for your gadget are stolen or damaged at the same time as your gadget, you are covered for these up to a value of £50 (including VAT). That's cases, headphones and similar.

Subject to terms and conditions.

Read the Summaries

You'll find the Summaries on the next page. They contain details about the additional benefits to help you make your decision. But of course, you can only choose one and don't forget to register it within 60 days.

You can register your chosen additional benefit at **co-operativebank.co.uk/benefits** or by calling **0345 602 5783**. If you don't register within that time, you'll be automatically allocated the Credit Report Monitoring additional benefit – fixed for up to 12 months.

The Privilege and Privilege Premier current account additional insurance benefits for Credit Report Monitoring, Airport Lounge Passes and Gadget are provided on behalf of The Co-operative Bank by Lifestyle Services Group Limited and insured by Assurant General Insurance Limited.

Registration to activate the policy is required. You can do this online at **co-operativebank.co.uk/benefits or by calling **0345 602 5783**.

Credit Report Monitoring

Arranged by Lifestyle Services Group Limited

Online access to your credit report

As well as having easy online access to your credit report, we'll set up a monthly monitoring service which will alert you by text or email of any significant changes to your credit history, giving you the opportunity to act before any serious damage is done.

Registration and day-to-day usage

As a Co-operative Bank Privilege or Privilege Premier current account holder, you're eligible for the service. You must register your details with us online at co-operativebank.co.uk/benefits providing:

- your name and address
- part of your Co-operative Bank debit card number (please have your debit card to hand)
- your date of birth.

You must keep your secure login details confidential.

You can use the website to:

- access the Credit Report Monitoring service area of the website and:
 - learn how important it is to protect your

personal information and how its theft and use could affect you

- view your credit file and receive monitoring alerts
- view tips on how to protect your personal information
- view useful links to organisations and services that can help you prevent your information being accessible to others.

Or call our Benefits Helpline on **0345 602 5783**.

Benefits Customer Services are available:

Monday-Friday	8am-8pm
Saturday-Sunday	9am-6pm

Please ensure that you quote your policy ID and your full name and address when you call. You'll be asked security questions to verify your identity. Calls may be recorded or monitored for training/customer services purposes and/or for the prevention/detection of crime. If you prefer, you may write to:

Benefits Customer Services Lifestyle Services Group Limited

P.O. Box 98
Blyth
NE24 9DL

Please ensure that you quote your policy number and your full name and address.

Price

This benefit is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder, where you've selected the Credit Report Monitoring option and that option remains valid. The cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

You must be aged 18 or over to be eligible for this benefit.

Credit reports and monitoring

You'll be able to access your online credit report from our chosen credit reference agency. You'll be able to receive monthly alerts of any significant changes to your credit file by email or by SMS text messaging. To obtain your credit report, please visit co-operativebank.co.uk/benefits Your report will be viewable securely online, and we recommend that you save or print a copy. Using our website will provide real-time access. If you cancel this benefit or close your account, access to your credit report will end immediately. No warranty is offered or given in relation to the accuracy of information contained in your credit report. If you notice entries which you consider may be inaccurate, please contact the credit reference agency directly to discuss these entries.

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Cancelling the benefit

1. You have the right to cancel the Credit Report Monitoring service at any time, which will have immediate effect. However, no alternate selection will be available until your additional benefit renewal option is offered to you by The Co-operative Bank (your current selection will be valid for up to 12 months from the date you select the additional benefit). As the Credit Report Monitoring service is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder who has selected the Credit Report Monitoring service option, if the connected Privilege or Privilege Premier current account is cancelled or you select another option, access to these benefits ends. If the additional benefit option does not meet your requirements, please telephone the Benefits Helpline immediately on **0345 602 5783** or write to:

**Benefits Customer Services
Lifestyle Services Group Limited**

P.O. Box 98
Blyth
NE24 9DL

2. We may cancel access to this Credit Report Monitoring service with immediate effect by a registered letter to you at your last known address in the event of you submitting any fraudulent or inaccurate information, or for any other valid reason.
3. Subject to clause 2 access to this additional benefit will remain in force for as long as you have a Co-operative Bank Privilege or Privilege

Premier current account, and this benefit continues to be provided as part of the account benefits.

4. In the event you do not wish to continue this benefit, please phone our Benefits Helpline on **0345 602 5783**.

Enquiries/complaints

We'll always be fair and reasonable. Should there ever be an occasion when you feel that we've not provided you with a satisfactory level of service, we would like you to inform us so that we can do our best to solve the problem.

We'll do everything possible to ensure that your query is dealt with promptly. The easiest way to contact us is to call our Customer Relations team on **0345 602 5783**. Alternatively, you can write to us at the following address, quoting your name, address and Policy ID in all correspondence:

**Customer Relations
Lifestyle Services Group Limited**

P.O. Box 98
Blyth
NE24 9DL

Our staff will attempt to resolve your query immediately.

If this is not possible, we promise to acknowledge your query within five working days of receiving it. In the unlikely event that your query has not been resolved within four weeks of our receiving it, we'll write and let you know the reasons why, and what further action we'll take.

Once we've resolved your query, we'll confirm our response in writing. If you're not satisfied with our decision, please contact the Customer Relations Manager at the address opposite. If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to:

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR, United Kingdom.

Or you can phone **0800 023 4567** or **0300 123 9 123** from a mobile.

Website: www.financial-ombudsman.org.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>

These procedures do not affect your right to take legal action.

Other information

**Lifestyle Services Group Limited.
Registered in England No. 5114385**

Assurant House
6-12 Victoria Street
Windsor
Berkshire
SL4 1EN

Data Privacy Policy

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how we collect, use, share, transfer and store your information. For our full Data Privacy Policy please visit our website by logging into the Credit Report Monitoring section of your account benefits at co-operativebank.co.uk/benefits or contact our Data Protection Officer P.O. Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Information that we collect from you

We collect a variety of personal information about you including your name, address, contact details and date of birth in order that we can provide the benefits of this service.

Using your information

The main reason we collect your personal information is to enable you to use the benefits of the service and in order that we can advise you of any changes to it. You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the benefits under this service agreement.

We will also use your information where we feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve our services; and recording and monitoring calls.

Sharing your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required.

Where we send your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the company has suitable standards in place to protect your information.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information.

For a full list of your rights please refer to the full Data Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request, we will always let you know our reasons.

16 Additional benefits information

Airport Lounge Passes

The Airport Lounge benefits are provided to You by Assurant¹ and DragonPass². Please read the following text carefully as this will provide You with information about what is provided within the Service. Airport Lounge access is available to Co-operative Bank Privilege or Privilege Premier account holders who have validly selected the Airport Lounge Passes option.

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Benefits Included with this Membership

- 4 Free Passes per account to enjoy access into 800+ Airport Lounges across the DragonPass network.
- Pre-Book into certain Airport Lounges via the App or Website for £5 per person per visit. Please see section 4 (Airport Lounge Access & Pre-Booking) for more information.
- Purchase additional airport lounge passes for You and Your guest's entry at £18.50 per pass. Please see section 3 (Membership) below for

more information.

- 24/7 Customer support via 0344 249 9981* or via Support@dragonpasspremier.com, which can also be found on the DragonPass Premier+ App and co-operativebank.dragonpasspremierplus.com Website.

How to Access Your benefits

To make the most of Your Airport Lounge Services benefit, We would recommend that You register via the DragonPass Premier+ App or, online at co-operativebank.dragonpasspremierplus.com. There You can view all of the benefits listed above, get the most up to date information as well as manage Your Membership online. The DragonPass Premier+ can be downloaded from the Google Play or Apple App Stores.

Additionally, a physical Membership card will also be provided within 5-7 days of You adding the Airport Lounge Access benefit to Your Privilege or Privilege Premier account. We will send this out to You automatically upon receiving Your information from the Co-operative Bank, and it can also be used for accessing the Airport Lounges.

Key App Features

- Access to a digital Membership card.
- Ability to search for Lounges, where they are located and what they have to offer.
- 'My Membership' provides information on how many passes You have available, where passes have been used, when Your renewal date is and also, the ability to purchase additional passes for You and Your guests
- Capability to prebook lounge entry for £5 per person per visit.
- Biometric login for ease of access to Your online account. Utilise the FaceID or TouchID functionality after first time login for a simpler sign in process in the future.
- Geo-location functionality in order to discover the lounges 'near me'.

¹Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN

²DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD

Definitions

Words or expressions that have a particular meaning, (as defined in this section) shall have the same meaning wherever they may appear in the Terms & Conditions.

- “Additional Passes” means any passes You buy over and above Your Free Passes
- “Airport Services” means the airport lounge access benefits made available by Assurant.
- “App” means the DragonPass Premier+ App
- “Co-operative Bank” means The Co-operative Bank p.l.c., unless stated
- “DragonPass” means Assurant’s partner company who provide these Airport Services under this Scheme
- “Free Pass(es)” means the allowance You get on Your renewal date for entry to the airport lounges
- “Membership” means having access to DragonPass by adding the Airport Lounge Access product through Your Privilege or Privilege Premier account with The Co-operative Bank, which provides the benefits listed above and allows access to Airport Service
- “Scheme” means the Airport Services Scheme which gives You access to the Airport Services for the duration of Your Membership as part of Your Privilege or Privilege Premier account
- “Third-Party Organisations” means the third parties who operate the Airport Lounges which You have access to under the Scheme

- “We”, “Us”, “Our” or “Assurant” means Lifestyle Services Group Limited (trading as Assurant), unless stated
- “Website” means co-operativebank.dragonpasspremierplus.com
- “You”, “Your” means the account holder(s)

Terms and Conditions

1. Introduction

- 1.1 In this introduction We have set out the conditions which deal with those features of the Scheme that We would particularly like to bring to Your attention. Please read all of the Terms and Conditions carefully because We will rely on all of them in Our dealings with You.
- 1.2 The Scheme applies to participating airport lounges and access to the benefits and facilities is at all times subject to availability. We reserve the right to include and withdraw airport lounges from the Scheme entirely at Our discretion and without notice. We cannot accept any liability in the event that an airport lounge is full or already reserved/allocated and can’t provide You with access.
- 1.3 To gain access to participating airport lounges available under the Scheme You must show Your passport and/or boarding pass and Your valid Membership card, either the virtual card via the App or Your physical card.
- 1.4 The number of guests permitted varies from lounge to lounge as does the policy of individual lounges regarding access for children. Please check the App or Website for information on the individual lounges You

plan to use prior to travelling to determine their policy on guests and children.

- 1.5 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate a limited amount of space for pre-booked entry, this means that unless You have pre-booked the lounge (if the option is available on the App or Website) for £5 per person and arrive at the correct time, You may be refused access on the basis of a lack of capacity even if the lounge doesn’t look full. We don’t have any control over the decision of individual airport lounges whether to admit any individual.
 - 1.6 If You or any member of Your party has any medical problem or disability which may affect Your access to an airport lounge, We recommend that You check with the individual lounge prior to travelling to see whether they can facilitate any special requirements You may have. We regret that We can’t accept liability in the event an airport lounge is unable to facilitate special requirements.
- ### 2. The Scheme
- 2.1 The Scheme is provided by Assurant in conjunction with DragonPass. The Co-operative Bank is not responsible for the operation and running of the Scheme and the participating airport lounges.
 - 2.2 These Terms and Conditions govern Your use of the Scheme and the relationship between You, Us and DragonPass. However, they are separate from the Terms and Conditions that apply to Your Privilege or Privilege Premier current account.

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- 2.3 To activate Your Membership online, You must register via the DragonPass Premier+ App on Your smartphone or online via the co-operativebank.dragonpasspremierplus.com Website. The name which You use to register must match Your bank details and Your passport for travel purposes. If the name on Your passport is different from the name which is registered on Your bank account, please contact Us before You use Your Membership card. You can contact Us on 0344 249 9981* or via email at Support@dragonpasspremierplus.com.
- 2.4 When You use the App or Website, You will also be subject to their Terms of Use and Privacy, Accessibility and Cookie Notices all of which can be found on the Website or App, as applicable. Please note, the Scheme is designed to be a digital service via the App or Website, but can also be used in conjunction with the physical card to access the benefits of the Airport Services via Your Membership. If You choose to only use the physical card, You won't have access to lounge information and other benefits which are available to You in the App or on the Website. If You are unable to access the App and/or Website, Our contact centre will be able to assist You as much as they can.
- 2.5 If You register via the App or the Website, this will give You access to Your online Membership card. However, We will also automatically send You a physical Membership card within 5-7 days of You adding the Airport Lounge Access benefit to Your Privilege or Privilege Premier account for Your convenience.
- 2.6 As a member of the Scheme You'll have access to the Airport Services and Free Passes as part of Your Privilege or Privilege Premier account. Section 3 (Membership) below explains how many Free Passes You are entitled to, when Your Membership starts and when it ends.
- 2.7 The Airport Services are operated by Third-Party Organisations and it's Your responsibility to check a Third-Party Organisation's conditions of use and/or opening hours and access restrictions before You use the Airport Service. We cannot be liable for any loss or damage You suffer if You fail to comply with the Third-Party Organisations' conditions of use.
- 2.8 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and should not disrupt the enjoyment of other users. If in the opinion of any member of staff or other representative of a Third-Party Organisation, Your behaviour or that of any member of Your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask You to leave. In those circumstances We will have no liability to You, and You won't be entitled to any reimbursement of Your Free Pass allowance and any monetary value incurred under the Scheme.
- 2.9 Our responsibility to You is to use reasonable skill and care in selecting Our Third-Party Organisations. Assurant, DragonPass and the Co-operative Bank are not liable to You or any Third-Party Organisations for any losses of any nature incurred by You/them in relation to the standard, quality or provision of service or products by the Third-Party Organisations or their employees or agents; Your own acts or omissions or the acts of other users of the Airport Services.
- 2.10 Nothing in these Terms and Conditions does, nor is intended to, exclude or limit Our liability for death or personal injury resulting from Our negligence; fraudulent misrepresentation; or any other liability which can't be excluded under applicable law.
- 2.11 If You have any complaints or feedback about the standard, quality or provision of any of the Airport Services, You should contact the relevant Third-Party Organisation directly. If they can't satisfactorily resolve Your complaint, You can contact Us on 0344 249 9981* (lines open 24 hours a day, 7 days a week), by email to Support@dragonpasspremierplus.com, or You can write to Us at:
- DragonPass Premier+ Airport Lounge Access
c/o Assurant
PO Box 98 Blyth
NE24 9DL
- and We'll liaise between You, DragonPass and any Third-Party Organisations to try to assist You in reaching a resolution. If You have a complaint about any other aspect of the Scheme, please contact Us.
- 3. Membership**
- 3.1 Your Membership of the Scheme commences on the date that is stated on Your Statement of Benefits letter for the Privilege or Privilege Premier account and continues until the Airport Lounge Access benefit is removed

- or the Account is closed. Membership will be automatically renewed provided You continue to have the qualifying account. Your renewal date will coincide with the date that is stated on Your renewal letter each year.
- 3.2 Each Privilege or Privilege Premier account holder will be issued with a physical Membership card and welcome email. This will display Your unique Membership number that can be used to create Your online Membership via the DragonPass Premier+ App or co-operativebank.dragonpasspremierplus.com Website. The account holder(s) will have an allowance of 4 Free Passes with the account, which is shared between the two if on a joint account. Your allowance is renewed each year as stated above, and unused visits have no cash or monetary value and cannot be carried over into another Membership year.
- 3.3 The 4 Free Passes can be used only by the account holder(s). If You have any accompanying guests travelling with You, their entry can only be allowed via purchasing Additional Passes at £18.50 per pass through the App or Website. For example, both account holders and a guest are travelling; the two account holders would use 2 passes from their 4 and they would need to purchase an additional pass for their access.
- 3.4 You can purchase additional passes, over and above Your annual allowance of 4, for £18.50 per pass via the App (DragonPass Premier+), the Website (co-operativebank.dragonpasspremierplus.com).
- 3.5 Should You close Your Privilege or Privilege Premier account or remove the Airport Lounge Access benefit, Your Membership will be immediately cancelled, and You'll no longer be entitled to any remaining passes. Any additional passes which You have purchased and any pre-booking fee which You may have paid will be cancelled and refund automatically and You will receive email confirmation of when this has been done, but if You want to check the progress, You can do so by contacting Our customer service team on 0344 249 9981* or Support@dragonpasspremierplus.com. Section 4 (Airport Lounge Access + Pre Booking) below explains the conditions that need to be met in order to be eligible for a refund on Pre-Bookings.
- 3.6 The Scheme forms part of Your Privilege or Privilege Premier account and Your Membership of the Scheme continues until You close the account or remove the Airport Lounge Access benefit. If You choose to cancel Your Airport Lounge Pass benefit or switch to a non-qualifying benefit, Your Membership will be immediately cancelled and Your free allocation removed. If You stop being a Privilege or Privilege Premier account holder, You will not be entitled to any cash equivalents. If You cancel Your Membership of this scheme, You will not be entitled to a refund, reduction or cancellation in the monthly fee for Your qualifying account.
- 3.7 If You change Your name, You must tell Co-operative Bank as soon as possible and before You next use Your Membership card. Please allow up to 72 working hours for name changes to take effect with Us. The name on Your passport must match the name on Your Privilege or Privilege Premier account and the name on Your Membership card for travel purposes. If the name on Your passport is different from the name which is registered for Your Privilege or Privilege Premier account, please contact us before You use Your Membership card. You can contact Us on 0344 249 9981* or via email at Support@dragonpasspremierplus.com.
- 3.8 You must tell Us as soon as possible if Your physical Membership card is lost, stolen or damaged, or You cannot access Your online Membership via the App or Website, You can do this by contacting Us on 0344 249 9981*. Replacement cards will take 5-7 working days to be delivered.
- 4. Airport Lounge Access & Pre-Booking**
- 4.1 Participating airport lounge staff will record Your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 4.2 Please note that any food and drink, including alcoholic drinks, provided as part of Your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 4.3 It's Your responsibility to ensure You arrive at the departure gate on time and board Your flight in good time. There is no obligation on the lounges to provide flight information or announcements.
- 4.4 Pre-Booking is not required, if the lounge is open, has availability and You have a valid Membership, You can gain access on the

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- day. However, certain airport lounges can be pre-booked for a cost of £5 per person per visit via the DragonPass Premier+ App or the co-operativebank.dragonpasspremierplus.com Website.
- 4.5 To check if the airport lounge You intend to visit can be pre-booked in advance, please check the App or the Website, where You'll be able to select the lounge that You intend to visit and check if pre-booking is available at Your desired time of travel.
- 4.6 If You wish to pre-book Your lounge access, You must do so at least 72 hours before You intend to visit. To pre-book visit our App or the Website, follow the steps online and the selected number of passes (free & additional) will be removed from Your account at the time You make the booking.
- 4.7 If You need to amend the location, date or time of Your pre-booking, You must give at least 72 hours' notice and You can do so by contacting our Customer Service Team via email at Support@dragonpasspremierplus.com or, on 0344 249 9981* and they'll be able to do this once for You. If You need to cancel Your booking entirely, You can do this either using the App, visiting Our Website, contacting us via email Support@dragonpasspremierplus.com, or on 0344 249 9981*. As long as You cancel any pre-bookings no later than 72 hours before the visits, passes (Free or Additional) will be credited back to Your account and the booking fee will be refunded into the account where payment was taken. For cancellations made with less than 72 hours' notice, clause 4.9 below will apply.
- 4.8 When arriving at the airport lounge it's important that You arrive on time; if You arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow You access and for how long.
- 4.9 If You don't attend the lounge, are refused access to the lounge because You have arrived later than Your pre-booked time, or You cancel Your pre-booking less than 72 hours in advance of the visit You will not receive a refund of Your pre-booking fee and You'll be deemed to have used Your pass(es). Where You've purchased additional passes over and above Your annual allowance and pre-booked that visit, neither Your additional passes fee nor Your pre-booking fee will be refunded.
- 4.10 Facilities and amenities in lounges will vary, and at certain times may be limited. We nor DragonPass have no responsibility and are not able to control the provision of facilities within individual lounges. If You require more information, please refer to the terms set by each individual lounge.
- 5. Additional Products/Services**
- 5.1 We are always working to bring You discounts and benefits as part of our Service. You can find out what the latest discounts and benefits available to You are, by visiting the App or Website. So, we can keep You informed on any new discounts or benefits, please check we have a valid email address for You.

6. General Terms

- 6.1 We do not give any warranty for any goods or services accessed through, or displayed on, the App or the Website.
- 6.2 **Severability.** If any court or competent authority decides that any of the provisions of these Conditions of Use are invalid, unlawful or unenforceable to any extent, the term will, to that extent only, be severed from the remaining terms, which will continue to be valid to the fullest extent permitted by law.
- 6.3 **Force majeure.** We will not be liable or pay You compensation if Our contractual obligations to You are affected by any event which We or DragonPass or a Third-Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority, including industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster and adverse weather conditions and all similar events outside Our or their control.
- 6.4 **Third-Party Rights.** A person who is not party to these Terms and Conditions shall not have any rights under or in connection with it under the Contracts (Rights of Third Parties) Act 1999.
- 6.5 **Law and jurisdiction.** These Terms and Conditions shall be interpreted in accordance with and governed by English law and You and We both agree that the English courts

will have exclusive jurisdiction in the event of any dispute or claim except that if You are a resident of Northern Ireland, You may also bring proceedings in Northern Ireland and if You are a resident of Scotland, You may also bring proceedings in Scotland.

We will also use Your information where We feel there is a justifiable reason for doing so for example: carrying out research and analysis to improve Our services; and recording and monitoring calls.

law or regulation.

Data Privacy Notice

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how We collect, use, share, transfer and store Your information. For Our full Data Privacy Notice please visit Our Website by visiting co-operativebank.dragonpasspremierplus.com or contact Our Data Protection Officer PO Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Sharing Your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to Us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy Our legal obligations, where required.

Your rights

You have a number of rights in relation to the information We hold about You, these rights include but are not limited to: the right to a copy of Your personal information We hold; object to the use of Your personal information; withdraw any permission You have previously provided and complain to the Information Commissioner's Office at any time if You aren't satisfied with Our use of Your information.

Information that We collect from You

We collect a variety of personal information about You including Your name, address, contact details and date of birth in order that We can provide the benefits of this service.

For a full list of Your rights please refer to the full Data Privacy Notice.

Please note that there are times when We won't be able to delete Your information. This may be as a result of fulfilling Our legal and regulatory obligations or where there is a minimum, statutory, period of time for which We have to keep Your information. If We are unable to fulfil a request, We will always let You know Our reasons.

Where We send Your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer Your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or We have taken all reasonable steps to ensure the company has suitable standards in place to protect Your information.

Using Your information

The main reason We collect Your personal information is to enable You to use the benefits of the service and in order that We can advise You of any changes to it. You can choose whether or not You provide this information to Us, but if You decide not to do so, We will be unable to provide the benefits under the 'Terms and Conditions'.

How long We keep Your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable

*03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on Your phone provider. If You are unsure of Your call charges, We recommend contacting Your provider before calling us. To maintain a quality service, We may monitor and record phone calls.

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Gadget Insurance

Arranged by Lifestyle Services Group Limited and provided by Assurant General Insurance Limited

Demands and needs

Gadget insurance meets the demands and needs of The Co-operative Bank Privilege and Privilege Premier current account holders who wish to ensure that their gadget(s) and/or those of their family member(s) are covered against theft, accidental damage, water and liquid damage, electrical or mechanical breakdown.

The Co-operative Bank p.l.c. is not providing you with a personal recommendation based on your individual circumstances as to whether this policy is suitable for your needs, and recommends that you read the Summary that follows.

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register No. 202735), whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN. Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial

Services Register by visiting the FCA's website www.fca.org.uk/register

Summary

As a benefit of being a Co-operative Bank Privilege or Privilege Premier current account holder, if you've selected gadget cover as your optional benefit, we will repair or replace your gadget in the circumstances summarised below. These are explained in full detail in the Insurance policy document.

We want you to get the most out of this policy, and that means you need to be clear on what is and isn't covered. The Insurance Summary and Policy Documents provide details of the insurance policy, which you must read to ensure that the policy meets your needs. Full terms and conditions of the policy can be found in the Policy Document. You may need to review this policy periodically to ensure it continues to meet your requirements.

What is an accessory?

All accessories up to a combined original retail value of £50, (including VAT), per claim (proof of purchase must be provided with your claim). The original retail value per accessory will be the standard selling price applicable on the original day of purchase.

What you are covered for

This policy covers registered gadgets up to a combined retail value of £1,200 (including VAT) per account holder for each Privilege or Privilege Premier current account (gadgets must be owned by the account holder (you) or their family members). A family member is a relative living at the same address. Gadgets must be no older than five years old.

- Replacing or repairing your gadgets in the event of:
 - theft
 - damage
 - breakdown (including faults) occurring anywhere in the world.
- Gadget accessories that are stolen or damaged at the same time as your gadget, up to a maximum value of £50 (including VAT) per claim.

This Policy is designed to cover the following or similar devices:

- PDAs (Personal Digital Assistant).
- Digital cameras, satellite navigation systems.
- Laptops, tablets, portable camcorders (digital or otherwise), portable games consoles (e.g. PSP, Nintendo Gameboy, GP2X), portable sound and vision devices.

- A games console (e.g. Wii, Xbox, Playstation). Please note we do not cover the screen used to view or play the content.
- Smart watches/wearable technology.

A self-contained, portable device, having the design intention of supporting multimedia applications or obtaining multimedia content. The insured device must be self-supporting and not be dependent upon any other type of physical device for its operation.

What you are NOT covered for

- You need to pay a contribution every time you make a successful claim of:
 - Laptops and tablets - £50.
 - All other gadgets - £25.

This is the excess. **Your excess is payable for every accepted claim and must be paid before your claim will be settled.**

- More than two instances that give rise to an accepted claim for each account holder in any 12-month period.
A full description is in the 'What you are NOT covered for' section of the Policy Document.
- Theft, damage or breakdown where you've knowingly put your gadget at risk or you've not taken care of it. Examples are provided in the 'What you are NOT covered for' section of the Policy Document, which you should read to help you understand the cover.
- Loss of the gadget(s) and accessories in any circumstances.

Duration of this policy

Your Policy will remain in place until it's either cancelled by you, or if you close your Co-operative Bank Privilege or Privilege Premier current account.

Price of your insurance

This policy is provided as a benefit of you being a Co-operative Bank Privilege or Privilege Premier current account holder. The cost is an inclusive part of your Privilege or Privilege Premier current account monthly subscription.

Registering your gadget

You don't need to register your gadget to be covered, but it may help to simplify the claims process if you do this. To register go to co-operativebank.co.uk/benefits or call **0345 602 5783** and follow the procedure.

You'll need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your Co-operative Bank Privilege or Privilege Premier current account number and sort code
- your date of birth.

If you need to claim

- You should tell us about your claim as soon as possible after becoming aware of the theft, damage, or breakdown, and inform the police in the case of theft.
- You may need to send us proof that the gadget(s) is yours which should include the make, model, serial number and memory size (where relevant).
- We may ask for details on the steps you've taken to report the gadget missing and any attempts to recover it.
- You can make a claim at **co-operativebank.co.uk/benefits** or by calling **0344 249 9981**.

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labelling="Section-Header">Cancelling your insurance

You have the right to cancel your insurance at any time.

No refund is due upon cancellation.

Got a question? Need to make a complaint?

We want to make sure you're happy. Should you need to talk to us, contact us by calling

0344 249 9981 or email

LSG.Customerrelations@lifestylegroup.co.uk

If after making a complaint you are still unhappy, you may contact the Financial Ombudsman Service by writing to:

Financial Ombudsman Service, Exchange Tower,
London E14 9SR, United Kingdom.

Or you can phone **0800 023 4567** or

0300 123 9 123 from a mobile.

Website: **www.financial-ombudsman.org.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>

These procedures do not affect your right to take legal action.

Need another copy?

This document is also available in large print, audio and Braille, so get in touch with us on

0344 249 9981 if you'd like to request a copy in one of these formats.

The same applies if you just need a replacement.

Financial Services Compensation Scheme (FSCS)

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at **fscs.org.uk**

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

To hold a Privilege or Privilege Premier current account you must be 18 or over and a UK resident. The terms and exclusions applicable to any of the account benefits are set out in this Welcome guide. Savings account: If you convert your account back to either a Privilege or current account, a lower rate of interest will be paid on the savings account linked to your current account. Policy and supplier terms and exclusions apply.

The subscription fee for the Privilege current account is £11 debited from the account on the first working day of each month. The subscription fee for the Privilege Premier current account is £15.50 debited from the account on the first working day of each month. By paying the monthly subscription fee for your Privilege or Privilege Premier account, The Co-operative Bank p.l.c. will collect the monthly premium payable for the insurance policy as agent for the insurer. It will not hold any other money on the insurer's behalf – for example it will not hold any money which may be due to you following a claim.

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.

†Lines open 8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday.

Information correct as at 06/2022.