We are always open for business. Phone us 24 hours a day from home or abroad.

Typetalk is available on all our numbers, simply dial 18001 before the number. Calls may be monitored and/or recorded for security and/or training purposes.

If your name or address details have changed please phone
08457 212 212

Debit card transactions in any currency other than sterling.
Transactions will be converted to sterling at the wholesale market or Government mandated rate of exchange together with an administration charge of 2.75% of the transaction value on the date the transaction is debited from your account (not the date on which the transaction is made). Cash advances are subject to a 2% fee which, if drawn in a non-sterling currency, will be levied in addition to the transaction charge.

Useful Contacts

Telephone Banking **08457 212 212**
Visa Customer Services **0845 600 6000**
Lost and Stolen **0845 600 6000**
Motor and Home Insurance quotations **0845 300 3525**
Mortgage Services **0800 0288 288**
The Co-operative Bank Travelclub **0870 906 5861**
Minicom **08457 125 819**
Or visit us at **www.co-operativebank.co.uk**

Always here when you ring, 24 hours a day, every day - phone 08457 212 212

You're just a phone call away from a full range of banking services, You can:

- change your address
- pay domestic bills
- transfer funds
- cancel direct debits
- set up/change/cancel standing orders
- arrange an overdraft*
- apply for a loan*
- order foreign currency / travellers cheques
- transfer funds overseas
- stop cheques
- find out about our charges.

Using Telephone Banking is quick and easy

The first time you contact Telephone banking, press the #(hash) key to be transferred to a Customer Service Adviser who will explain the registration process. Once you have registered, you will be able to use the popular self service system. When you ring us, you will be asked to key in the following information on your telephone keypad:

- your 8 digit account number followed by a # (hash)
- your 6 digit sort code followed by a # (hash)
- your 4 digit security code followed by a # (hash).

If you do not have a keypad on your phone, please hold and a Customer Service Adviser will speak to you.

Once your details have been verified you will hear a choice of numbers to press for the service you require, for example:

- for balances press 1...
- for recent transactions press 2...
- for transfers and payments to your Co-operative Bank, Visa account press 3...
- for statements, envelopes and other administration press 4...

just make your selection and follow the prompts.

* Credit facilities are subject to status and are not available to anyone under the age of 18. Written quotations are available on request. The co-operative Bank p.l.c. reserves the right to decline any application.

Internet Banking
Phone **0800 590 483** to register for Internet Banking and then you can:

- pay bills
- transfer funds
- create/change/cancel standing orders
- cancel direct debits
- view your accounts and balances
- view recent statements
- order cheque and paying in books
- order Post Office® envelopes.

For Face to Face service
Call into your nearest branch. Our nationwide network of branches are open 9.30am-5.00pm, Monday to Friday - and are open on a Saturday too.

Banking at your local Post Office ®
You can pay in or withdraw cash over the counter at any Post Office branch in the UK. Pay in cheques using Post Office envelopes which you can order from Telephone Banking, or via our website.
Don't forget to take your paying-in book with you. You'll have to use separate paying-in slips for cash and cheque deposits. Please remember that you cannot pay in foreign cheques or currency at a Post Office.

The Co-operative Bank subscribes to the Banking Code and is a member of the Financial Ombudsman Service and the General Insurance Standards Council.

The Co-operative Bank is authorised and regulated by the Financial Services Authority.

Please phone 08457 212 212 if you would like to receive this information in any other format.

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An introduction to CIS (Co-operative Insurance Society)
CIS is the UK's only co-operative insurer - which means, of course, that we have co-operative values in common. In particular, CIS has been recognised for its leading socially-responsible investment policy.

Even more importantly, CIS can offer you a range of award-winning products that protect the things you care about, from motor and home insurance to pensions and unit trusts. And, to make life easier for you, you can either phone for further information or CIS can provide all the financial expertise you need in your own home, through its large network of financial advisers across th UK.

To find out more about CIS just call 0845 300 3525 (8am-8pm weekdays and 8am -5pm on Saturdays).

smile, the internet bank from The Co-operative Bank
Launched in October 1999, **smile** is Britain's first full service internet ban. The Guardian and Observer Consumer Finance Awards rate **smile** as giving the best overall customer service, plus the best online current account and credit card. And to top all that, 94% of customers would recommend **smile** to a friend.

To find out more about **smile** visit **www.smile.co.uk**

The financial services group which includes

CIS Co-operative Insurance · The co-operative · .co.uk smile the internet bank