



## How to switch

We participate in the Current Account Switch Service, which offers full or partial switching options. The full switch is backed by the Current Account Switch Guarantee. However, if this service is not available to you (for example, if your old bank does not participate in the Current Account Switch Service), we do have a manual switching option available to you as detailed within this document.

**The switching options that may be available to you are:**

### Full switch

A fully automated switch of your old account to an account with us. This scheme is backed by the Current Account Switch Guarantee which means that any payments made to or requested from your old account, such as Direct Debits, standing orders or salary payments, will be redirected automatically. Your old account will also be closed for you.

### Partial switch

This option may be used where a full switch is not available – you can choose to switch all or only certain payments to your new current account. This option is automated and can be completed within seven working days but does not include closure of your account, transfer of any remaining balance, or credit redirection. Please note that this option is not backed by the Current Account Switch Guarantee.

### Manual switch

This option may also be used where a full switch is not available. You can choose to switch all of your payments, or only certain ones. In contrast to the partial switch, please note that this service is not automated and will take longer. This option is not covered by the Current Account Switch Guarantee.

**If you would like to switch to us or would like to discuss the above options, you can do this by:**

- phoning customer services on **+44 (0) 3457 212 212<sup>†</sup>** or
- visiting us at any branch – to find your nearest branch visit [co-operativebank.co.uk/branch](https://co-operativebank.co.uk/branch)

## Manual switching, step by step

As part of the manual switch process within the UK, there is certain information that we need from you and your old bank, as outlined below. Don't worry, we'll provide information and updates throughout the process.

In order for us to begin the switch, we'll need you to provide us with the sort code and account number of the account you hold, along with the name of the bank or building society.

**Once we have opened your new account with us, there is no need for you to contact your old bank unless you wish to do so.**

**As part of this manual switch, and as your new current account provider we will:**

- provide you with a form at the start of the process to sign, in order to authorise the switch process;
- contact your old bank within two Business Days of receiving your authorisation, to request details of your active regular standing orders, Direct Debit payments and incoming credits;
- expect your old bank to respond with the requested information within five Business Days (if there are any delays we will notify you accordingly);
- contact you to confirm which payments you would like us to transfer (if you have requested this), and then we will set them up on your new account within five Business Days of receiving the list from your old bank; and
- inform your old bank of the effective date of when we will take over the payments.

**Note:** If we experience any problems during the switch, we will inform you.

**The role of your old bank to enable your switch is to:**

- cancel any standing orders and Direct Debits that you wish to transfer to us and stop accepting any incoming credits within five Business Days of receiving our request;
- transfer any remaining positive balance to us; and
- arrange the closure of your account (if requested).

If you wish to make a complaint about this process please telephone us on **+44 (0) 3457 212 212<sup>†</sup>**. Alternatively, complaints can be sent to: **Customer Response, The Co-operative Bank p.l.c., 2nd floor, 1 Balloon street, Manchester M60 4EP.**

We'll always do everything we can to resolve your complaint straight away. Where this isn't possible, we'll keep you informed of our progress until your complaint has been resolved. If you remain dissatisfied you may be entitled to refer your complaint to the Financial Ombudsman Service, who can be contacted by email at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) or visiting their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## FAQ

### Who can use the manual switch service detailed?

- A. This option is available where you would like to switch your account but your old bank does not participate in the full Current Account Switch Service. If you would like to discuss this switching option, please contact us on **+44 (0) 3457 212 212<sup>†</sup>**.

### Will I be able to change the date of my switch?

- A. You can change or cancel your switch date any time before your switch starts.

### If I am overdrawn on my old account, can I still switch?

- A. Yes, you can still switch your account. However, it is your responsibility to clear any overdrawn balance with your old bank to enable them to close the account. You will also need to ensure that there are sufficient funds in your new account to cover any due payments.

### I only want to transfer some of my payment arrangements, whilst keeping my other account open. Can you offer this service?

- A. Yes, we can arrange the transfer of some of your outgoing regular payments, however, we will need confirmation from you via telephone to confirm which payments you would like us to transfer upon receipt of this information from your old bank. If you're looking to switch only some payment arrangements, the partial switch option may be available to you.

### How will you keep me updated about my switch?

- A. We can text you updates (this is for switch purposes only and not for any form of marketing) and send confirmation of your switch date in writing. If you have any queries please contact us on **+44 (0) 3457 212 212<sup>†</sup>**.

### What happens to my Third Party Provider (TPP) services if I switch my account to you?

- A. We allow you to give TPPs (such as financial comparison websites, money management apps and payment services) the ability to make payments on your behalf, and to access your financial data.

If you could do this with your old account, there are a couple of simple things you'll need to do once you switch to us.

Before you close your old account, check whether you have any TPP permissions set up and if so, who with. Your old bank may be able to provide you with a list of the TPPs you had permitted to access your old account.

Permissions to access services on your account won't be transferred as part of the Current Account Switch Service. Once your new account is open you can give your permission to the TPPs to access your new account by providing them with your new account details. You will need to contact the TPPs directly yourself to set this up.

If you had set up any Standing Orders on your old account via a TPP then we will ensure that any of these payments due to be made after the switch is complete will still be made. In cases where we cannot match the payment frequency of your existing Standing Order mandate, we will contact you to agree alternative arrangements.

Please note: we only allow access to TPPs that are authorised by law to provide their services, so there's a chance that your current TPP may not be supported to access Co-operative Bank accounts. Our terms and conditions provide more information about TPPs.

**Please call +44 (0) 3457 212 212<sup>†</sup> 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 (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

<sup>†</sup>Lines open 8am to 8pm, 7 days a week. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 11/2024.