



smilemore

smilemore current account

...enjoy the benefits

...smile more

2 A load of lovely stuff

Like lovely stuff?

Take your pick – smilemore's got loads.

The recipe is simple. Take one current account and pack it full of tasty benefits (just the useful ones, no daft stuff). Try this lot for size.

Designed to make you smile more

- Worldwide family travel insurance.
- UK and European motor breakdown assistance.
- Mobile phone insurance.
- An automatic £500 overdraft, of which £260 is interest-free. Interest is charged on arranged and unarranged overdrawn balances above £260 at an Annual Interest Rate[†] of 35.9% (Variable). Subject to status. The monthly cap on arranged and unarranged debit interest for your **smilemore** current account is £60.
- Choice of one additional tailored benefit (see pages 8-9).

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

Pick an additional benefit, any additional benefit...

Your account's called **smilemore** for a good reason. For no additional cost you get to pick one of three great additional benefits each year. Just choose from these three:

Credit Report Monitoring

Enjoy added personal security.

- Credit Report Monitoring service*.

Start feeling safer – see page 10.

Airport Lounge Passes

For airport travellers.

- Airport lounge passes – four passes per year to selected airport lounges around the world**.

Get ready for the off – check in to page 13.

Gadget

Protect your devices and gadgets.

- Cover against theft, damage and breakdown (including faults) for your registered items**.
- Gadget accessories cover included.

Protect your gadgets – flick to page 20.

For more information, please refer to the Summaries later in this welcome guide. Limitations apply.

A load of smart extras, just £18.50 a month. Nice!

Don't forget! Bag yourself an additional benefit...

You have 60 days from the date you open your account in which to register your choice, by visiting smile.co.uk/benefits or by calling **0345 602 5783**. If we don't hear from you by then we'll automatically allocate you with **Credit Report Monitoring** which will be fixed for up to 12 months. After all, we'd rather you didn't miss out on any extras! Limitations apply.

*Registration to activate this service is required. You can do this online at smile.co.uk/benefits. Please note: Registration for Credit Report Monitoring service is available online only.

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

4 Sussing out your smilemore account

Worldwide Travel Insurance

Active from the moment you open your **smilemore** current account.

Covers you, your partner and all dependent children travelling with you who are 22 years of age 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 the earlier.
- Cover for holidays involving winter sports activities is not operative if you are 65 years of age or older.

- There is no cover for trips over 45 consecutive days' duration.
- Any trip solely within the United Kingdom is only covered where you have 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 is 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 has 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.
- 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.

UK and European motor breakdown cover

Unless you really love engine grease and spanners, breaking down is a pain. The remedy is simple: your **smilemore** breakdown cover is here to help you get back on the road if something goes wrong.

It features:

- Roadside assistance to repair your vehicle.
- Personal-based breakdown cover for the named account holder(s), NOT the 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 whilst your vehicle is being fixed or overnight accommodation or 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 **smile**, part 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.
- RAC have a dedicated myRAC app to get help when You need it.

Wheely important! Keep your policy in the car...

Glove compartments – who sticks gloves in them? Better to stick your **smilemore** breakdown cover policy in there. It's vital to have it handy should you need it. Also, store the emergency assistance number in your mobile: **0800 783 7396**, or download the myRAC app in case you need assistance in the future. You can download the app by searching for 'myRAC' on Google Play store or iPhone App store.

6 Sussing out your smilemore account

Mobile phone insurance

Losing or damaging your mobile phone can drive you mad. And it's even worse if your phone's been pinched. But the mobile phone insurance that comes with your **smilemore** current account could help.

- Insures up to four handsets up to the value of £1,500 per phone – so the family members in your household can benefit too.
- Covers the cost of repair or replacement in the event of theft, loss, damage and 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 or damaging your 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 is a policy excess payable for every successful claim. If you have an Apple iPhone

the excess is £75 and for all other handsets it is £50.

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

Register 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 smile.co.uk/benefits or by calling **0344 249 9981**.

You will need the following information when registering your handset:

- Make.
- Model.
- Telephone number.

- 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.

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

All the benefits that are included in your packaged account can only be taken together – please remember that even though you may not use all of the benefits, you will still pay for them via your monthly subscription.

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 if you already have Travel Insurance, Mobile Phone cover and/or Motor Breakdown cover in place with any other provider, even if it is 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.

8 A bit of extra info on our additional benefits

Right, time to talk additional benefits

Choose one of three additional benefits available each year. More detail 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 will 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, you'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.

Subject to terms and conditions.

*Registration to activate this service is required. You can do this online at smile.co.uk/benefits. Please note: Registration for Credit Report Monitoring service is available online only.

**Registration to activate this service is required. You can do this online at smile.co.uk/benefits or by calling 0345 602 5783.

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 combined retail value of £1,200 per account holder.
- Cover for theft, damage and breakdown (including faults) occurring anywhere in the world.
- Insurance for accessories for your gadget which 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 a case, 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 smile.co.uk/benefits or by calling **0345 602 5783**.

If you don't register within that time, you will be automatically allocated the Credit Report Monitoring additional benefit – fixed for up to 12 months.

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

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

10 A bit of extra info on our additional benefits

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, you'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 **smilemore** current account holder, you are eligible for the service. You must register your details with us online at smile.co.uk/benefits providing:

- your name and address
- part of your **smilemore** 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 who 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 will 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 **smilemore** current account holder where you have selected the Credit Report Monitoring option and that option remains valid. The cost is an inclusive part of your **smilemore** current account monthly subscription.

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

Credit reports and monitoring

You will be able to access your online credit report from our chosen credit reference agency. You will be able to receive monthly alerts of any significant changes to your credit file by email or by SMS text message. To obtain your credit report, please access smile.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.

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 **smile**, part of 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 **smilemore** current account holder who has selected the Credit Report Monitoring service option, if the connected **smilemore** 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 phone 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 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 above, access to this additional benefit will remain in force for as long as you have a **smilemore** 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 will always be fair and reasonable.

Should there ever be an occasion when you feel that we have 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 will 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 will write and let you know the reasons why, and what further action we will take.

Once we have resolved your query, we will confirm our response in writing.

If you are 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, Harbour Exchange, London E14 9SR, United Kingdom.

Or you can phone **0800 023 4567** or **0300 123 9123** 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 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

12 A bit of extra info on our additional benefits

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 smile.co.uk/benefits or contact our Data Protection Officer at 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.

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 smilemore account holders who have validly selected the Airport Lounge Passes option.

Contents

Definitions – Page 14

Terms and Conditions - Pages 14 - 18

1. Introduction – Page 14
2. The Scheme – Pages 14 - 16
3. Membership – Pages 16 - 17
4. Airport Lounge Access & Pre-Booking – Pages 17 - 18
5. Additional Products & Services – Page 18
6. General Terms – Page 18

Data Privacy Notice – Page 19

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. 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 smilemore 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'.

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

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

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. 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.

14 Additional Benefits Information

- “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 smilemore 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 smilemore 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.

Additional Benefits Information 15

- 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 smilemore current account.
- 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 smilemore 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 smilemore 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

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. 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.

16 Additional Benefits Information

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 smilemore 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 smilemore 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 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, via the App (DragonPass Premier+), the Website (co-operativebank.dragonpasspremierplus.com).

3.5 Should You close Your smilemore 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.

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. 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.

- 3.6 The Scheme forms part of Your smilemore 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 smilemore 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 smilemore 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 smilemore 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 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

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. 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.

18 Additional Benefits Information

need to cancel Your booking entirely, You can do this either using the App, visiting Our Website, contacting us via emailSupport@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.

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. 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.

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

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 the 'Terms and Conditions'.

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 aren't satisfied with Our use of Your information.

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.

20 Additional Benefits Information

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 **smilemore** current account holders who wish to ensure that their gadget(s) and/or those of their family member(s) are covered against theft, damage and breakdown (including faults).

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 we recommend that you read the Summary below.

Summary

As a benefit of being a **smilemore** current account holder, if you have 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 is not 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.

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 your gadget visit smile.co.uk/benefits or call **0345 602 5783**. You will need to provide the following information:

- your name and address
- the make, model, and serial number of the gadget(s)
- your **smilemore** current account number and sort code
- your date of birth.

What you are covered for

This policy covers registered gadgets up to a combined retail value of £1,200 per account holder (including VAT) for each **smilemore** 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, and
 - 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 - smart watches and wearable technology.
- A games console (e.g. Wii, Xbox, Playstation). Please note, we do not cover the screen used to view or play the content.

22 Additional Benefits Information

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 is either cancelled by you, or if you close your **smilemore** current account.

Price of your insurance

This policy is provided as a benefit of you being a **smilemore** current account holder. The cost is an inclusive part of your **smilemore** current account monthly subscription.

Cancelling your insurance

You have the right to cancel your insurance at any time. No refund is due upon cancellation.

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 have taken to report the gadget missing and any attempts to recover it.
- You can make a claim at **smile.co.uk/benefits** or by calling **0344 249 9981**.

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 9123 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.

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

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 www.fscs.org.uk

smile the internet bank from
The **co-operative** bank

Please call 03457 212 212* (8am to 6pm Monday to Friday, 9am to 5pm Saturday and Sunday) 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) smile is a trading name of The Co-operative Bank p.l.c. Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

The subscription fee for the **smilemore** current account is **£18.50** debited from the account on the first working day of each month. By paying the monthly subscription fee for your **smilemore** 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.

*Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information is correct as at 06/2025.

smile.co.uk