

Cash Account.

Looking after your money, every day.

Welcome to your Bank of Scotland Cash Account.

Welcome to the easy-to-use Bank of Scotland Cash Account, which offers you all your everyday banking services. In this guide we'll take you through all the features which will help you manage your money.

Contents.

What you can do with your Cash Account	2
What's not included in your Cash Account	3
Opening your Cash Account	4
Proof of identity	5
Starting to use your account	6
Getting more from your Visa debit card	7
How to pay money into your account	9
Paying your bills	11
Banking when you want it	13
Day to day banking	15
Spending abroad options	16
Information you might find useful	17

What you can do with your Cash Account.

Here's a quick look at what you get with your Cash Account. You can find out more about these features further on in the brochure.

Pay for everyday things.

You can receive a Bank of Scotland Visa debit card for use in store, online and over the phone at home and abroad.

Withdrawing your cash.

Convenient ways for you to withdraw your cash when you want it at any Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machine – take out up to a maximum of £200 each day.

Paying in cheques and cash.

Pay in cheques and cash with your personalised paying-in book at any **depositpoint™** or over the counter at any Bank of Scotland branch. You can also make deposits at some of the cash machines in our branches.

Keeping up to date with your account.

Check your balance or account statement online, on the phone or in branch. You can also get a mini statement at any Bank of Scotland, Halifax or Sainsbury's cash machine, which will list up to the last seven transactions.

Making regular payments.

You can set up, change or cancel your standing orders and most direct debits online, over the phone or in branch.

Mobile phone top ups.

Top up your mobile at Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machines. Successful mobile top ups will reduce the amount of money you can take out of your account that day.

Please note this service isn't available at our cash machines at BP or Texaco garages.

Open a Bank of Scotland Cash Account today.

Ask our friendly staff in your local branch.

What's not included in your Cash Account.

Our Cash Account offers straightforward account services which are easy to use — there's no charge for everyday transactions when you are in credit.

There are some products and services which this account doesn't offer.

Here are some of the features you will not get with the Cash Account:

- A Planned Overdraft facility.
- A cheque book.
- Credit interest.
- The ability to use your Visa debit card at cash machines that do not belong to Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's.

Please check carefully to make sure the Cash Account suits your needs. We have a wide range of accounts, so please talk to a member of our staff if you haven't found the account that's right for you.

To find out more —

drop into your local branch,
call **08457 21 31 41**
or visit **[bankofscotland.co.uk](https://www.bankofscotland.co.uk)**

Opening your Cash Account.

You can open an account online at bankofscotland.co.uk and this will take 3-5 working days. If you don't have access to a computer you can pick up an application form from your local branch – but it will take between 5-7 working days before you can use your new account.

To complete your application you'll need to have these details to hand:

- Your income details, including your pension and investments, if relevant.
- Details of any benefits you may receive.
- Details of your addresses and postcodes for the last three years.
- Your employer's address if relevant.

And you must be able to confirm all of the statements below.

- I do not have a current account with Bank of Scotland.
- I am aged 18 or over.
- I am a UK resident.
- I am an EU national OR I have permission to stay in the UK for at least 12 months.

When you apply for an account with us, we'll carry out some standard credit checks. We can still open an account for you if you have a poor credit history. But, if your credit reference agency file shows that you have a history of fraud or are an undischarged bankrupt we won't be able to accept your application.

After you apply, we may still need you to go into your local branch with proof of identity and address. There is more information about the kinds of documentation you will need to bring along overleaf.

Proof of identity.

Once you have submitted your application online or by post, we may ask you to bring proof of identity and address into your branch.

Which documents will you need to bring along?

In most cases you will only need to produce one of the following:

- Current United Kingdom/European Economic Area (EEA) photo driving licence or signed passport.
- Current Passport with Valid UK Visa Issued by Australia, Canada, United States of America, New Zealand South Africa, Singapore, Japan or Hong Kong.

If you can't provide one of the items above, you will need to bring one document from each of the two lists opposite to prove your identity and your address:

Proof of identity.

- All other current signed passports with valid UK Visa.
- Current UK non photo driving licence.
- Benefits or pensions notification letter confirming your right to benefit.
- Blue disabled driver's pass.

Proof of address.

- Bank or building society statement (we don't accept internet statements).
- Current UK driving licence (if not already used as proof of ID).
- Utility bill (such as a gas, electricity or landline phone bill) dated within the last three months.
- Local authority tax bill for current year.
- Benefits or pensions notification letter confirming your right to benefit (if not already used as proof of ID).

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit **bankofscotland.co.uk**

Starting to use your account.

On the next pages you'll find everything you need to know about the day-to-day running of your account, from getting money out to making sure your bills are paid on time.

You'll receive your Visa debit card within 3 to 5 working days, with a useful guide that will help you make the most of it. We'll send you the Personal Identification Number (PIN) separately, for security reasons. You'll need this to use your card.

It's important that you always keep your account in credit, with enough money in your account to cover cash withdrawals and payments out. There are no Planned Overdraft facilities on this account.

You can register for our Internet and Telephone Banking services as soon as your account is open. See page 13 for more information.

You can also register for our Mobile Banking service, so you can stay on top of your finances wherever you are, whenever you want with Text Alerts. See page 14.

Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.

You may be charged a fee if:

- Your account goes overdrawn – for example if a cheque you pay in is returned unpaid and you had withdrawn money against it.
- A direct debit or standing order is rejected because there is not enough money in your account to cover the payment.
- You use our special services, such as a Banker's draft.

In some instances, we may agree to cover a payment by giving you an Unplanned Overdraft where you don't have enough money in your account to make that payment. If you use an Unplanned Overdraft of £10 or less, you won't pay any overdraft fees. If you go beyond it, you will be charged a Monthly Overdraft Usage Fee.

For more details about our charges, please see our Banking Charges guide and the Bank of Scotland Bank Account Conditions or visit bankofscotland.co.uk

Getting more from your Visa debit card.

Your Visa debit card has a variety of uses. You can use it to take out up to £200 a day from any Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machine as well as Post Office branches around the country. It can also be used to make purchases wherever you see the Visa sign.



Your Visa debit card explained.

1. Card number.

This is the long number across the front of your card. This is unique to your Visa debit card.

2. Valid from.

This is the date you can start using your card.

3. Expiry date.

You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.

4. Cardholder's name.

Your name will appear here.

5. Sort code.

This is the sort code of your branch, which together with your account number will uniquely identify your account.

6. Account number.

Your eight digit account number will appear here.

Your Personal Identification Number (PIN).

Your card comes with a PIN, which is your personal security code to make sure only you can use your account card.

You can change the PIN to one you'll remember at any Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machine by:

- inserting your Visa debit card and entering your current PIN
- selecting 'PIN services' (on some machines you may need to select 'other services' first)
- choose 'Select your own PIN' and enter a four digit number of your choice.

For security reasons, you shouldn't choose consecutive numbers such as 1234 or repeated numbers and try not to choose obvious four digit numbers like '2011'.

Remember your PIN is confidential.

We recommend you don't write your PIN down. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or give it to anyone else. And please take care to shield your PIN when you're using it to make purchases or at a cash machine.

You can use your Visa debit card:

- in shops
- online
- over the phone
- to take out up to £200 a day from any Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machine free of charge.
- to get up to £50 cashback at most UK supermarkets.
- to pay your utility, store and credit card bills.

Getting your cash at a Post Office branch.

- Tell the member of staff how much you want to take out. This is not limited to multiples of £10 – it can include pounds and pence.
- You'll need to insert your card into the terminal on the counter and enter your PIN. You can check your balance before taking any money out.
- When advised, remove your card and the member of staff will hand you your money and a receipt.

How to pay money into your account.

Paying in your cash and cheques.

There are a number of ways you can pay in cheques and cash.

You can make deposits at some of the cash machines in our branches.

You can also pay in cash and cheques at the **deposit**points located in many of our branches. All you have to do is put your cash or cheque in one of the specially printed envelopes provided near the **deposit**point, together with a completed paying-in slip, and put it in the **deposit**point. If you use one of the paying-in slips provided in the branch, you will need to fill in your sort code and account number on the paying-in slip. If you deposit cash at a **deposit**point before 3.30pm, we'll usually credit your account on the same working day.

Alternatively, you can pay in cash and cheques over the counter in branch.

Paying in cheques from third parties can take up to six working days after we receive them for you to be sure the money will be available for you to use.

For more information about when cheques you either write or pay in will be processed and the money can be accessed, please see the Bank of Scotland Bank Account Conditions.

Transferring funds.

You can move money easily between your own Bank of Scotland accounts or to another person's Bank of Scotland account in a number of ways and the money will be transferred the same day.

- Transfers can be made through Internet Banking, once you've registered. You can also use this service for paying bills and much more.
- Alternatively you can transfer money by calling Telephone Banking on **08457 21 31 41**, or by visiting your local branch.

You can give us instructions 24/7 but some of those instructions cannot be processed until the next working day, for example if the instruction is given after 10pm or at weekends or bank holidays.

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit **[bankofscotland.co.uk](https://www.bankofscotland.co.uk)**

Paying your bills.

Remembering to make payments can be a headache, but there are many ways to make things easier for you.

Direct debits.

A direct debit is when you authorise a business or other organisation to collect varying sums of money from your account on a regular basis.

The organisation must give you advance notice of the amounts and dates. And with all direct debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a direct debit, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- You can set up direct debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, just tell us.

Should a company collect one of your payments by mistake, we will refund your account as soon as we are aware there's a problem.

Make sure you have enough money in your account.

Please make sure you have enough money in your account to meet standing order and direct debit payments when they are presented. If you do go over your limit on your Cash Account, simply pay in enough money to cover all your payments by 3.30pm (UK time) the same day and you won't pay any Unplanned Overdraft fees for that day. The money needs to be cleared funds, so you could pay in cash or transfer money from another personal account you have with us using Internet Banking or Telephone Banking.

Standing orders.

A standing order is when you ask us to pay the same amount regularly from your account to a person or organisation. You can arrange the payment monthly, quarterly or even annually. This method is useful for paying rent or other regular payments.

For more information about making payments from your account, see the booklet: Bank of Scotland Bank Account Conditions.

Paying one-off bills.

- You can pay one-off bills in any Bank of Scotland branch.
- Or you can pay your bills online once you have registered for Internet Banking or through Telephone Banking.

To set up a standing order.

Please tell us the amount you want to pay, who you want to pay (their account number and sort code) and the dates you want to pay it. You can also set up a standing order through Internet Banking or Telephone Banking. When you want to cancel a standing order, all you need to do is contact us no later than the day before it's due to be made.

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit **bankofscotland.co.uk**

Banking when you want it.

Manage your account with Internet Banking.

Internet Banking gives you access to your accounts 24 hours a day, 7 days a week. It's secure, easy to use, and lets you do your banking whenever it suits you.

To register for Internet Banking, simply go to bankofscotland.co.uk/register, or call Telephone Banking on **08457 21 31 41**. You can also visit any branch and staff will be able to help you register.

Manage your account using Telephone Banking.

Our Telephone Banking service is quick and easy to use and is available 24 hours a day, 7 days a week on **08457 21 31 41**. When you call you have the choice of using our fast automated service or speaking to an advisor.

You can register for Telephone Banking by calling us on **08457 21 31 41**. Please have your account number and sort code to hand as you will need this information to register. You'll also be asked to give a six digit Security Number to use every time you call us.

Please note that although you can give us instructions 24 hours a day, 7 days a week through our Internet Banking and Telephone Banking, some of these instructions cannot be processed until the next working day, for example, if the instruction is given after 10pm or at weekends.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to one of our advisors for more information.

With just a few clicks of the mouse you can:

- Check your up-to-the-minute balance.
- Pay your bills.
- Transfer funds between your Bank of Scotland accounts.
- Set up, view and cancel standing orders.

With just one call you can:

- Check your current balance.
- Pay your bills.
- Transfer money between your own accounts or to another person.
- Find out what's gone in and out of your account.
- Set up standing orders and check direct debits.
- Order your Travel Money.

Mobile Banking.

With our Mobile Banking service, you can stay on top of your finances wherever you are, whenever you want with Text Alerts.

Text Alerts.

Limit Alerts.

We can send you a text to let you know when you're near or over your account limit, so you can avoid any Unplanned Overdraft fees.

If you do go over your limit on your Cash Account, simply pay in enough money to cover all your payments by 3.30pm (UK time) the same day and you won't pay any Unplanned Overdraft fees for that day. The money needs to be cleared funds, so you could pay in cash or transfer money from another personal account you have with us using Internet Banking or Telephone Banking.

High and Low Balance Alerts.

You can also set your own alerts to let you know when the money in your account falls below – or rises above – the limits you choose.

Overseas Transaction Alerts.

For added security when your Visa debit card is used abroad, we'll text to tell you. This should make it easier for you to spot any fraudulent transactions on your account and give you time to tell us about them.

Weekly Balance Alerts.

Receive a weekly text with your balance and last six transactions on the week day and at the time you choose, so you can keep up to date with your finances.

How to register.

You can register online, log on to Internet Banking at bankofscotland.co.uk/register or by calling **08457 21 31 41** or **+44 1313 392 573** from abroad or by visiting any Bank of Scotland branch.

Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.

Text Alerts are sent before 10am, Monday to Friday, excluding bank holidays.

For more information see the Mobile Banking Terms and Conditions in our Mobile Banking brochure.

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit bankofscotland.co.uk

Day to day banking.

Keeping track of your money.

There are many ways to stay in touch with your money whether you're at home or on the go.

Statements.

- It's quick and simple to print or download your statements with our Internet Banking service.
- We'll send you regular bank statements that will show every transaction you make.
- You can also print a mini statement at any Bank of Scotland, Halifax or Sainsbury's cash machine, showing the seven latest transactions on your account.

Check your balance.

- You can check your up-to-date balance at:
 - Bank of Scotland, Lloyds TSB, Halifax or Sainsbury's cash machines
 - Online through Internet Banking (if registered) at **bankofscotland.co.uk**
 - Over the phone by calling PhoneBank on **08457 21 31 41**
 - Or in branch
- You can also receive a Weekly Balance Alert on your mobile with our Mobile Banking Text Alerts.

Spending abroad options.

Take it on your travels.

Next time you're planning to go abroad, you can use your Visa debit card to book your travel and accommodation. And while you're away, your Bank of Scotland Visa debit card can be used to make purchases where the Visa sign is displayed but can't be used to take out cash from an ATM.

There are charges to use your card abroad – please see our Banking Charges guide or bankofscotland.co.uk

Commission free travel money.

You can buy your foreign currency and non-sterling American Express® Travellers Cheques from us commission free from any Bank of Scotland branch, through Telephone Banking or online (if registered). We will also buy them back from you commission free when you return from your trip.

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit bankofscotland.co.uk

Information you might find useful.

Making your payments.

How long do my payments take?

The majority of payments made through our Telephone Banking service, will be processed quicker than before using the Faster Payments scheme, with payments processed in hours rather than days. We will advise you when you make a payment whether this service is available to you.

If we cannot make the payment using the Faster Payments scheme the payment will take 2 working days from the date it is taken from your account to reach the other person's bank. Any payment you make to another Bank of Scotland account will get there the same day the money leaves your account. For more information about the time it takes to make a payment please see the Bank of Scotland Bank Account Conditions.

Safeguarding your account.

What can I do to avoid theft or fraud?

Here are some simple rules to follow so that you're always in control of your money:

- Make sure that your cheque book and cards are safe, but don't keep them together.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Take care to shield your PIN when you're using it to make purchases or at a cash machine.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

Lost or stolen Visa debit cards and cheque books.

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call any Bank of Scotland branch or the Bank of Scotland 24-hour Lost and Stolen Cards service on **08457 20 30 99** or **+44 1313 392 573** from abroad.

You will receive replacement cards and/or cheque books from us usually within 5 working days of notifying us.

Sending money abroad.

We offer a wide range of International Payment services that allow you to send money overseas quickly, securely and easily.

You need two codes to send money to a bank account abroad: the international bank code (BIC) and international bank account number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and you must have these numbers to make sure a payment is credited promptly and accurately. The person receiving the money must give you their bank details.

There are charges to use our International Services, if you'd like more information about our International Services, call Telephone Banking on **08457 21 31 41**, 24 hours a day. You can also visit any Bank of Scotland branch.

To find out more –

drop into your local branch,
call **08457 21 31 41**
or visit bankofscotland.co.uk

Bank of Scotland Cash Account at a glance.

It's quick and easy to open an account – in many cases we only need one ID document.

Withdraw cash and pay for everyday items with the Bank of Scotland Visa debit card.



By phone

To open an account, call **08457 21 31 41**



Online

Visit bankofscotland.co.uk



In branch

Talk to a member of our in-branch team.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on 0845 600 9644 (lines are open 24 hours a day, seven days a week).

Important information.

The Post Office® and Post Office symbol are registered trademarks of Post Office Ltd.

We may monitor or record calls to make sure we have carried out your instructions correctly and to help improve the quality of our service.

Bank of Scotland plc. Registered in Scotland no. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ.

Authorised and regulated by the Financial Services Authority except for lending for which we are licensed by the Office of Fair Trading. We subscribe to the Lending Code; details can be obtained from www.lendingstandardsboard.org.uk

This information is correct as at March 2012.