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Quick start guide.

Get off to the best possible start.

Welcome. And thank you for opening your Bank of Scotland Classic Account. Before we take you through how to use your account, there are two quick things you may want to do:

1. Register for Internet, Telephone and Mobile Banking.

Not set these up already? Just follow the simple steps on page 4.

2. Talk to us about how we can help switch your salary and regular payments to your new account, if you haven't already.

You'll find out more on the opposite page. It's as simple as that.

What you'll receive next.

You should already have your sort code and account number, and we'll send you everything else you need in the coming days.

- If you are new to Bank of Scotland, your new debit card and PIN will also arrive within seven working days. For your security, we send them separately.
- If you've ordered a new credit card or cheque book, they'll arrive within ten days. If there's anything you're missing after ten days of opening your Classic Account, please let us know.

Let us help you move your account.

If you've just joined Bank of Scotland from another bank or building society, our Switching Team make it easy to move your day-to-day banking.

As well as switching your standing orders and notifying anyone you have a direct debit with, we can also ask anyone who regularly pays money into your account to redirect their payments. This could be your employer, for example.

And if you like, we'll even ask your existing bank to close your account with them and send the balance to your new account.

It normally takes three to four weeks to settle you in. We'll keep in touch with you throughout and let you know how things are coming along.

To get started.

Ask at your local branch or find out more at bankofscotland.co.uk/howtoswitch

Set up your 24 hour banking in minutes.

Life isn't 9 to 5, so neither are we. That's why our easy-to-use Internet, Telephone and Mobile Banking are here to keep you close to your money around the clock. And they only take a few minutes to set up.

Internet Banking.

Check your balance, pay bills and make transfers from any computer, day or night.

What to do: Go to **bankofscotland.co.uk**, visit your local branch or call us on **08457 21 31 41** (or **+44 1313 392 573** from abroad). Lines are open 7am-10pm Monday to Fridays and 8am-6pm on weekends.

You'll need: Your account number and sort code, mobile phone number and email address.

Telephone Banking.

Use our automated service or speak to an advisor 24 hours a day. What to do: Call us anytime on **08457 21 31 41** (or **+44 1313 392 573** from abroad).

You'll need: Your account number and sort code, plus a six-digit number of your choice for your Security Number.

Mobile Banking.

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

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

What to do:

Once you're registered for Internet Banking, log on and select 'Mobile Banking' from the menu.

Or call **08457 21 31 41** (or **+44 1313 392 573** from abroad).

You'll need: Your mobile with you when you register.

We're here when you need us.

Got a question about your Classic Account? Then pick up the phone and speak to us. We're here in the UK, 24 hours a day, 7 days a week.

For general information and help using your account.

Call **08457 21 31 41**
(or **+44 1313 392 573** from abroad).

Transactions on your account that you don't recognise?

Tell us as soon as possible.
Call **08457 21 31 41**
(or **+44 1313 392 573** from abroad).

Lost or stolen cards or cheque book? Let us know.

Call **08457 20 30 99**
(or **+44 1313 392 573** from abroad).

Staff in any of our branches are always happy to help, too. You'll also find lots of useful information online at [bankofscotland.co.uk/classic](https://www.bankofscotland.co.uk/classic)

Call us now.

24 hours a day, 7 days a week
on **08457 21 31 41.**

Now everything's set up, here's how to make the most of your new account.

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Your Bank of Scotland Visa debit card.

Quick, convenient and easy to use, your Bank of Scotland Visa debit card can be used in shops, online, over the phone and to withdraw up to £300 a day from ATMs worldwide. There's no charge to withdraw cash from any of our wide network of Cashpoint® machines (a charge may apply at other ATMs).

You can even use your Visa debit card abroad wherever you see the Visa sign.

Please see your Banking Charges guide or visit bankofscotland.co.uk for more details of the fees or charges that apply to overseas or foreign currency transactions.



Call **08457 21 31 41**

or **+44 1313 392 573**

- for general queries
- if you need a new PIN
- if you're going abroad.

Help us to help you.

If we spot any fraudulent transactions on your account, we'll call to let you know.

So make sure we have your up-to-date contact details by calling us on **08457 21 31 41** or speaking to a member of staff in any of our branches.

Travelling with your Bank of Scotland Visa debit card.

Pack your Bank of Scotland Visa debit card plus some travel money and you'll be all set for holiday spending wherever you go.

It's convenient...

Use your Visa debit card to pay in hotels, bars, restaurants and shops when you're abroad. In fact, Visa is accepted in over 27 million outlets and at 1 million ATMs worldwide. Fees may apply. Please refer to the Banking Charges guide for more information.

...and secure.

Your Visa debit card is a simple alternative to carrying large amounts of cash. It's just as safe to use abroad as it is at home as we actively monitor your account when you're out of the country. If we see anything suspicious, we may call your mobile to let you know, so make sure we have a number to reach you on.

We can even text you when your card is used abroad. Just register for free Overseas Transaction Alerts by calling **08457 21 31 41** or through Internet Banking.

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

Get in touch before you travel abroad.

Let us know where you're heading before you leave so we'll know to expect overseas transactions on your account. Pop into your local branch with your debit card or call us on **08457 21 31 41**.

Travel Money.

Order your commission-free Travel Money.

To go alongside your debit card you might like to take foreign currency or Travellers Cheques away with you when you go abroad. Find out how at bankofscotland.co.uk/travelmoney All your foreign currency banknotes and non-sterling American Express® Travellers Cheques are commission-free from us.*

Order your foreign currency or Travellers Cheques by 3pm Monday to Friday in branch or by phone, or by 2pm if you order online (excluding Bank Holidays) and we'll deliver them to any of our branches for you to collect after 1pm the next working day, free of charge. If you order online, or by phone, we can deliver your currency to your home address by 1pm the next working day for just £5.00.

Our branches will also buy back any foreign notes or American Express Travellers Cheques you have left over. All commission-free, of course. Order your currency in branch, online or by calling **08452 46 00 06**.

*There is no charge in relation to foreign Travellers Cheques, but if you order Sterling Travellers Cheques from a Bank of Scotland branch you will be charged 1.5% of the total amount, with a minimum transaction charge of £3.00. You will not be charged if you order Sterling Travellers Cheques over the phone or online.

Choose how you want to bank.

Online or on the phone, it's easy to manage your money around the clock.

Register for Telephone Banking.

Open new accounts, book an appointment at your branch, order cheque books, make payments and so much more. With our Telephone Banking service you can speak to an advisor any time you like. We also offer an automated service, ideal for simple transactions.

Sign up to Internet Banking.

View statements, check your balance, view direct debits and set up standing orders, make transfers and payments – all with a click of your mouse.

At the Cashpoint®

You can:

- Check your balance, change your PIN, or withdraw cash.
- Top up your pay-as-you-go mobile phone.*
- Pay your bills. Simply set up a list of companies you want to pay in advance.
- Pay in cash and cheques at many of our machines.

To register for Telephone Banking –

call **08457 21 31 41**.

You'll need your account details and you'll be asked to choose a six-digit code to act as your Security Number.

To register for Internet Banking –

call **08457 21 31 41**.

Or visit **bankofscotland.co.uk/register**

*The Tesco mobile network is not available at our Cashpoint machines in ASDA and Waitrose stores. Please note, topping up your mobile will reduce your daily cash withdrawal limit.

Register for Mobile Banking.

Our handy Text Alert service is free for all customers to enjoy.

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

Sign up for our helpful Text Alerts.

Weekly Balance Alerts.

A Weekly Alert, on the working day of your choice, with your latest balance and your last six transactions.

Limit Alerts.

We'll alert you when you're near to or over your account limit, to help you avoid accidental overdraft fees.

High and Low Balance Alerts.

When your balance reaches or falls to a certain level, we'll let you know so you can transfer money in or out of your account.

Overseas Transaction Alerts.

If your debit card is used abroad, or a payment is made to an overseas company, we'll tell you by text and if it sounds suspicious, call and let us know.

To register for Mobile Banking –

visit bankofscotland.co.uk/register or call
08457 21 31 41.

Please note, although you can use Internet and Telephone Banking to give us instructions 24 hours a day, 7 days a week, some instructions, such as those given after 10pm or at weekends, cannot be processed until the next working day.

Helping you move your money.

It's easy to manage and move your money with our range of simple services.

Making quick, secure deposits.

As you'd expect, you can pay in cash and cheques at the counter of any Bank of Scotland branch or by using our **depositpoint™** service. All cash deposited before 3.30pm will be processed and available to use the same working day. Any deposits made after 3.30pm or at weekends will be processed the next working day.

Please remember, weekends and Bank Holidays are not counted as working days.

Set up your direct debits.

When it comes to convenience nothing beats a direct debit: a payment straight from your account to a company or service. It's particularly useful for paying regular bills like your utilities, where the amount may change.

We'll help you set up your direct debits using the information provided by the company or business you want to make payments to. You'll need to make sure you have funds available when your payment is due to be made.

If you ever need to cancel or change a direct debit, simply let the company and us know. If you think there has been an incorrect payment, tell us immediately and we'll arrange a full and immediate refund. Just make sure you tell the company or business involved that you've done this.

And your standing orders.

Another easy way to pay is with a standing order: a fixed, regular payment from your account. Again, we can help set these up for you and if you ever need to change or cancel a standing order, just let us know. To find out more about setting up direct debits and standing orders, call us on **08457 21 31 41**, go to **bankofscotland.co.uk** or speak to a member of staff. We'll be happy to help. If you're registered for Internet Banking, you can view your direct debits and amend your standing orders online.

Sending money abroad? Let us help.

Our International Payment Services help you send money abroad quickly, easily and securely. You can make a request to send a payment 24 hours a day, 365 days a year. To find out more about these services, including any charges that apply, visit any branch or call us on **08457 21 31 41**. Our lines are open daily, 24 hours a day, 7 days a week.

Using cheques.

Not all shops accept cheques any more, but you might still find them useful in some situations.

Instant Cheque Value.

Unlike many other banks, on some of our current accounts we offer 'instant cheque value'. This means if your account pays credit interest, we'll start paying you any interest straight away on the first £1,000 of cheques you pay in over the counter at one of our branches before the cut-off time on a working day. If you pay in more than £1,000 in a day, we'll start paying any interest due on the amount over £1,000 or use it to reduce the interest you owe us on the second working day after you pay it in.

Unpaid cheques.

If you write a cheque without having enough money in your account to cover it, it might get returned (or 'bounced'). Cheques can usually be returned up to six days after we receive them and charges may apply. Please refer to the Banking Charges guide for more information.

How to stop a cheque.

If you need to stop a cheque, call us straight away on **08457 21 31 41** or come in to your nearest branch.

How we process your cheques.

When you pay in a cheque we use the same clearing process as all the main UK banks, called the '2-4-6' process. This is how it works if you pay in a cheque on a Monday morning:

By two working days:

When you pay in cheques of over £1,000 a day, over the counter before 4.30pm on a weekday at a Bank of Scotland branch, we will start paying you any interest due on the money or use it to reduce the interest you owe us, on the second working day after you've paid it in.

By four working days:

Your money will be available in your account from Friday so you can withdraw it as cash or use it for making payments, but it could still be returned unpaid.

By six working days:

Come the end of the following Tuesday, the money cannot be debited from your account without your agreement, even if the cheque is later returned unpaid.

For more information –

on writing and paying in cheques, please see the Bank of Scotland Bank Account Conditions and the Banking Charges guide we've enclosed in this welcome pack.

When you need that bit extra.

Now you're a Classic Account holder, you can apply to borrow money with an overdraft.

Planned Overdrafts.

A Planned Overdraft can help when you need to make your money go further – for example if you have an unexpected bill to pay, but your salary isn't due for a few days.

It's quick to set up. You'll need to apply for one, but once it's approved you can access the money straight away.

To arrange a Planned Overdraft, call us on **08457 21 31 41**, log on to Internet Banking at **bankofscotland.co.uk** or visit any Bank of Scotland branch.

If you slip into the red unexpectedly, we may agree to cover your payments with an Unplanned Overdraft. There are charges for this.

All overdrafts are subject to status and repayable on demand in full at any time. Interest is payable on the amount you borrow.

For details of our current interest rates, see our Banking Charges guide.

Breathing space with the Grace Period.

Our Grace Period means that you have until 3.30pm (UK Time) to pay in enough money to avoid any overdraft fees you may incur that day. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Internet Banking or Telephone Banking or pay in cash over the counter in branch.

Protect yourself from Unplanned Overdraft fees.

For extra protection, you can choose to add our Control service to your Classic Account for £10 a month. Control automatically stops almost all payments – like debit card payments in a shop or online, direct debit payments and standing orders – that could tip you over your account's limit.

Contact us.

To find out more, visit **bankofscotland.co.uk/control**

Get more from your money with Vantage.

Did you know you can add Vantage to your account for free? Vantage gives you tiered interest rates so the more you have in your account, up to £5,000, the more interest you'll receive.

How it works.

- Vantage interest rates are calculated daily, so even if your balance fluctuates from the start of the month to the end, you'll earn the maximum possible interest.
- We pay Vantage interest rates on balances up to £5,000.
- To earn Vantage interest, just keep your account in credit during the monthly billing period and pay in at least £1,000 each calendar month.

Interest is variable and is paid monthly.

What to do next.

You'll find out more about the tiered Vantage interest rates at bankofscotland.co.uk/vantage or by calling **08457 21 31 41**. Also refer to the Banking Charges guide included in this welcome pack. Or if you visit your local branch we'll tell you everything you need to know.

Save each time you spend.

Use our free Save the Change[®] service and you'll save so easily you'll forget you're doing it.

How it works.

- Each time you buy something with your Bank of Scotland Visa debit card we'll round up the amount spent to the nearest pound, and transfer the difference from your current account to an eligible Bank of Scotland savings account.
- You can use your own savings account, or choose a friend or family member's.
- It's flexible, too. Call us or use Internet Banking to turn Save the Change on or off whenever you like, or to change your chosen savings account.
- We'll only make Save the Change transfers when your current account is in credit.

Most Bank of Scotland savings accounts are eligible, except for Monthly Saver, Fixed Rate Bonds, Instant Access Savings Account and ISA products. We will apply Save the Change to all Visa debit card purchases both in the UK and abroad.

What to do next.

If you use Internet Banking, you can register for Save the Change online at bankofscotland.co.uk/savethechange Alternatively, you can call **08457 21 31 41** or ask a member of staff at any branch. If you need to, you can open a new Bank of Scotland savings account to use Save the Change.

Other ways we can help.

**We don't just do current accounts.
We can guide you through each
stage of your financial journey, too.**

We can help you save.

- With a wide range of accounts to choose from, we'll help you make the most of your money.
- For more information ask a member of staff in any of our branches or call **08457 21 31 41**, 24 hours, 7 days a week.

And buy a house.

- Whether you're moving out or moving on, we can find you the mortgage that's right for you.
- For more information ask a member of staff in any of our branches or call **08457 21 31 41** 24 hours, 7 days a week. All mortgages are subject to application and approval.

Your home may be repossessed if you do not keep up repayments on your mortgage.

We can offer you a loan.

- You can borrow from £1,000 up to £25,000 and we'll normally give you a decision in 30 minutes.
- For more information ask a member of staff in any of our branches or call us on **08457 21 31 41** 8am - 10pm, 7 days a week. Loans are subject to application and approval.

Or a credit card.

- Choose from our range of cards and make day-to-day spending easier to manage.
- To find out more, call **08457 29 39 49** Monday - Friday 8am - 8pm, Saturday 8am - 6pm, Sunday 9am - 5pm. Subject to application and approval.

We can help to insure you, too.

Protect your car, your home and even your holidays with a simple competitive insurance plan.

- For Bank of Scotland Home Options Insurance, underwritten by a panel of insurers, call **08457 23 33 43** Monday - Friday 8am - 10pm, Saturday 9am - 5pm, Sunday 10am - 4pm.
- We offer car insurance, underwritten by a panel of insurers, call **08009 80 63 15** Monday - Friday 8am - 8pm, Saturday 9am - 5pm.
- For Travel Insurance, take a look at the next page to see the cover we provide with our range of Added Value Accounts. Alternatively, if you want standalone cover, call us free on **08001 69 87 84** Monday - Saturday 8am - 8pm, Sunday 9am - 5pm.

Looking for more from your current account?

Take a look at page 20 to find out about current accounts with travel insurance, AA Breakdown Cover, mobile phone insurance and more. Monthly fees start from £7.95 a month.

To find out more –

visit any Bank of Scotland branch or go to [bankofscotland.co.uk](https://www.bankofscotland.co.uk)

With you every step of the way.

As well as the Classic Account you've chosen, we also have a range of other current accounts that come with great extra benefits to help make life easier. Here's what they can do for you. For more information about the benefits and exclusions of any of these accounts, just speak to any member of staff.

Cash Account: no monthly fee

Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.

Visa debit card - cannot be used at non-Halifax or non Bank of Scotland cash machines.

	Per month†	Per year
Cost:	£0	£0

Classic Account: no monthly fee

Stop your account going into an Unplanned Overdraft by adding Control for £10 a month.

Planned Overdraft (subject to application and approval).

Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.

Visa debit card.

Cheque book.

	Per month†	Per year
Cost:	£0	£0

Silver Account: £7.95 per month (£3 per month for the first two full months)

	Worth up to (per year)*
Sentinel® Card Protection.	£20
Mobile Phone Insurance.	£83
AA Roadside Assistance.	£56
European Travel Insurance for you and your partner.	£90
Planned Overdraft (subject to application and approval).	
Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.	
Visa debit card.	
Cheque book.	

	Per month†	Per year
Worth up to:	£20	£249
Cost:	£7.95	£96
Saving up to:	£12	£153

*Benefit worth values are calculated by comparing the Added Value Account benefits for a sole account to the annual cost of similar standalone products. Overdraft worth values represent the annual saving in interest and fees based on the average overdraft usage of Gold, Platinum and Premier customers. Actual saving will depend on your personal overdraft usage.

†Monthly worth values are calculated by dividing the annual value by 12.

**Gold Account: £12 per month
(£7.95 per month for the first two full months)**

	Worth up to (per year)*
Save My Numbers.	£20
Sentinel® Card Protection.	£20
Mobile Phone Insurance.	£83
AA Roadside Assistance.	£56
Worldwide Travel Insurance for you and your partner.	£224
£100 interest and fee-free Planned Overdraft (subject to application and approval).	£17
Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.	
Visa debit card.	
Cheque book.	

	Per month†	Per year
Worth up to:	£35	£420
Cost:	£12	£144
Saving up to:	£23	£276

**Platinum Account: £17 per month
(£12 per month for the first two full months)**

	Worth up to (per year)*
Save My Numbers.	£20
Sentinel® Card Protection.	£20
Mobile Phone Insurance.	£83
AA Roadside Assistance, including Home Start and Relay.	£161
Worldwide Travel Insurance with a choice of Family or Winter Sports Cover.	£322
£250 interest and fee-free Planned Overdraft (subject to application and approval).	£56
Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.	
Visa debit card – preferential charges when you make purchases abroad.	
Cheque book.	

	Per month†	Per year
Worth up to:	£55	£662
Cost:	£17	£204
Saving up to:	£38	£458

**Premier Account: £25 per month
(£17 per month for the first two full months)**

	Worth up to (per year)*
Home Emergency Cover.	£100
ID Aware.	£83
Save My Numbers.	£20
Sentinel® Card Protection.	£20
Mobile Phone Insurance, covering two handsets.	£166
AA Roadside Assistance, including Home Start, Relay and Stay Mobile.	£202
Worldwide Travel Insurance including Family and Winter Sports Cover.	£365
£500 interest and fee-free Planned Overdraft (subject to application and approval).	£100
Manage your money through Internet Banking, Telephone Banking, Mobile Banking or in Branch.	
Visa debit card – preferential charges when you make purchases abroad	
Cheque book.	

	Per month†	Per year
Worth up to:	£88	£1,056
Cost:	£25	£300
Saving up to:	£63	£756

The following benefits are provided by third party insurers: Travel Insurance, AA Breakdown Cover, Mobile Phone Insurance, Sentinel® Card Protection, ID Aware.

Exclusions may apply to the benefits; more information on all these benefits and exclusions is available at bankofscotland.co.uk/bankaccounts

Some frequently asked questions.

Here are a few questions we're often asked, along with our quick-fix answers.

Q. Help – I've lost my cards. What should I do?

A. Try not to panic. Report the incident to the police and call us immediately on **08457 20 30 99**. Or, if you are calling from abroad, call **+44 1313 392 573**.

Q. What should I do if I've forgotten my debit card PIN?

A. Don't worry, it's easy to order a new PIN. You can call **08457 21 31 41**, or ask in any branch.

Q. What should I do if there's a transaction on my account that I don't recognise?

A. Call us right away on **08457 21 31 41** with details of the suspicious transaction and we'll investigate it for you. You may be asked to sign a declaration form disclaiming your knowledge of the transaction and we may need to block your account while we look into it. By following some simple security rules you can help to protect yourself from account fraud:

- Never tell anyone your PIN. We'd recommend that you don't write it down either.
- Keep your cheque book and cards separate and safe.
- Sign your new Visa debit card as soon as it arrives and destroy old cards immediately.
- Be careful who you give your card details to when you shop online.

You can use your Visa Debit card with complete security online with Bank of Scotland Secure, see bankofscotland.co.uk/bankaccounts/secure It's a free service that gives you extra protection when shopping online. So look out for the Verified by Visa sign at thousands of participating online retailers.

Q. I can't log on to Internet Banking. What should I do?

- A. Look for the 'Unable to log on' button on the login screen and follow the instructions. You may be asked to complete a form and return it to us before we can get you back into Internet Banking. We won't reset your account details before confirming your identity first.

Any other questions?

Call us on **08457 21 31 41**, use our online help service at bankofscotland.co.uk/help or speak to a member of staff in any of our branches. We'll be happy to help.

Important information.

Current Account.

The opening of an account is subject to our assessment of your personal circumstances. You must be 18 or over to apply. There is no monthly fee for a Classic Account. For details of our current interest rates, please visit [bankofscotland.co.uk](https://www.bankofscotland.co.uk) and for charges, please see our Banking Charges guide in branch or visit [bankofscotland.co.uk](https://www.bankofscotland.co.uk)

Loans, Credit cards and Overdrafts.

How much we lend, if anything, and the issue of a credit card depends on our assessment of your personal circumstances. You must be 18 or over and resident in the UK to apply. Overdrafts are repayable on demand.

Insurance.

Bank of Scotland Home Options is arranged by Lloyds TSB Insurance Services Limited (Company No. 968406) and underwritten by a panel of insurers (details available on request) including our related company Lloyds TSB General Insurance Limited. Both Lloyds TSB companies registered in England, 25 Gresham Street, London EC2V 7HN. All companies authorised and regulated by the Financial Services Authority.

Bank of Scotland offer Halifax Travel Insurance which is arranged by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC. FirstAssist Insurance Services Limited, registered in England no. 04617110, registered office Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU and Great Lakes Reinsurance (UK) PLC, registered in England no. 2189462, registered office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ are authorised and regulated by the Financial Services Authority.

Halifax Car Insurance is arranged and administered by BISL Limited and underwritten by a panel of insurers. BISL Limited, registered in England No. 3231094. Registered Office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Authorised and regulated by the Financial Services Authority.

Mortgages.

You must be at least 18 years old to take out a mortgage. Before agreeing a loan we will want to satisfy ourselves about the suitability of your application. This will include assessing your ability to afford the payments and, normally, valuing the property.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Added Value Accounts.

In relation to our range of Added Value Accounts we use a range of third parties to provide the benefits, for example Mobile Phone Insurance is arranged by Lifestyle Services Group (LSG) with a single provider, London General Insurance Company Limited. Sentinel® Card Protection (a registered trading name of Affinion International Limited) is arranged through Affinion International Limited and provided by Allianz Insurance plc. Worldwide and European travel insurance are provided by AXA Insurance UK PLC. Home Emergency Cover is provided by Royal and Sun Alliance Insurance plc. AA Breakdown Cover is provided by the Automobile Association Limited.

Your key documents.

Use this pocket to keep useful information you may want to refer to occasionally.

- Your Personal Summary.
- Our Banking Charges guide.
- Your Account Information.
- Money Made Clear.
- Your Bank of Scotland Bank Account Conditions.

From time to time we'll send you updated versions of some of this information. Please make sure you throw the old versions away and store new ones here.

If you'd like another copy of any of the documents here, please ask in your local branch or call **08457 21 31 41**.

Notes.

Notes.