



Introducing Control.

It puts you firmly in charge.

 **BANK OF SCOTLAND**
With you all the way

Control puts you in charge of your finances.

If you don't want to use an Unplanned Overdraft, we can help.

We've designed an add-on for the Classic Account that's all about making it easier for you to manage your money. It's called Control, and it can help you stay on top of your finances and avoid Unplanned Overdraft borrowing.

For £10 a month, Control helps you take charge of your money by stopping your account from going into an Unplanned Overdraft.

We've also got the tools to keep you informed about what's going on with your account.

This booklet explains how Control works and the simple things you need to do to make the most of it. Please read it carefully as it contains important information.

Your Control action checklist.

- Please make sure you read and understand the terms and conditions at the back of this booklet.
- Register for Internet and Telephone Banking so you can access your accounts wherever you are.
- Register for our free Mobile Banking service and set up your Limit Alerts, Low Balance Alerts and Weekly Balance Alerts. Although we don't charge for Mobile Banking, your mobile operator may charge for some services, so please check with them.
- Destroy your old Bank of Scotland Visa debit card if you receive a new one.

If you haven't registered for Control yet, call us on **08457 21 31 41** or come into your local branch.

If you take out, or end your Control Account part way through a month, you'll only pay for the days you have used.

Stopping your account from going into an Unplanned Overdraft.

Control is a really useful tool to help keep you from going into an Unplanned Overdraft. Here's how it works.

When there's money or credit available in your account, transactions will go through exactly as normal. However, if you try to pay for something when there's not enough money, Control will automatically stop the transaction going ahead. This includes:

- Visa debit cards used in shops and online (including cash withdrawals)
- Direct debits (including mortgages, loans and rent)
- standing orders
- cheques.

Important: Control stops transactions when there is not enough money in your Classic Account. This means your mortgage or rent, loan and credit card repayments and utility bills won't be paid if they would take you over your limit.

However, with a Classic Account you still have until 3.30pm (UK time) that day to pay money into your account to ensure that these transactions will be covered. 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. Alternatively you can pay in cash over the counter in branch. This is called the Grace Period. Text Alerts (part of Mobile Banking described in more detail overleaf) will keep you up to date with your balance.

There are some exceptions to this, which mean you could still go into an Unplanned Overdraft in certain situations including:

- if you've used your Visa debit card somewhere where a retailer can't check with us, like on an aeroplane.
- if the Planned Overdraft limit on your account is reduced and you don't have enough money to keep within your new limit.

You won't pay any fees or interest if you go overdrawn by £10 or less thanks to the £10 Overdraft buffer.

You can find out more by taking a look at the terms and conditions at the end of this booklet. In the unlikely event that you do go over your limit, Control helps by removing the Unplanned Overdraft fees.

Summary of fees that will apply with Control.

Classic Account with Control	
Monthly Overdraft Usage fee, if a Planned Overdraft of more than £10 is used during a monthly billing period	£5
Daily Unplanned Overdraft fee	No daily fees
Returned Item fee	No Returned Item fees

With Control, interest will still be charged if you go into a Planned or Unplanned Overdraft.

If you receive a new Bank of Scotland Visa debit card, please start using it straight away. You should also destroy your old card immediately so it can't be used fraudulently.

We've got the tools to keep you informed about what's going on with your accounts.

We have helpful tools that make it easy to be better informed about your money.

Mobile Banking Text Alerts.

Limit Alerts: We'll send you a text when your account gets near to or reaches zero or your Planned Overdraft limit, so you can avoid having your transactions declined or standing orders returned.

Our Grace Period means that with your Classic Account you have until 3.30pm (UK time) to pay money into your account to ensure that these transactions will be covered. 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.

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.

Activate our Mobile Banking service today.

Mobile Banking Text Alerts help you take charge of your finances. The sooner you set them up, the sooner they can start working for you. The whole process is quick and easy, so why not do it today?

If you haven't signed up for our Text Alerts you can do so by:

- logging onto our Internet Banking service bankofscotland.co.uk/register
- calling us on **08457 21 31 41**
- or dropping into your local branch.

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

We're here to help.

Adding Control to your Classic Account is a great way to put yourself in charge of your money. And there's more we can do to help, too.

Visit bankofscotland.co.uk and you'll find lots of handy money hints and tips, including day-to-day money and debt management.

There are useful practical tools to help you budget. And don't forget that Internet Banking and Telephone Banking let you access your finances 24 hours a day.

Your questions answered.

1. **With Control, is it still possible for me to go over my limit and into an Unplanned Overdraft?**

Yes, there may still be a small number of circumstances when you could go over your limit. For example, it can happen if you use your Visa debit card somewhere where the retailer can't check your current balance with us, such as on an aeroplane. If you do use an Unplanned Overdraft, we have removed the Unplanned Overdraft fees to reduce the costs you will incur. Please read the terms and conditions at the back of this booklet for more details.

2. **What happens if there's not enough money in my account for a transaction?**

In most situations, the transaction will be declined. If the payment is a direct debit or a standing order for a utility bill, say, the payment will not be made.

If you have registered for our Mobile Banking service you can get a Text Alert when you're close to your limit so you can do something about it beforehand. You can also get another alert when you go over your limit. As long as you pay in enough money before 3.30pm (UK time) we will not return the item. 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.

3. **What happens if a mortgage, rent, loan or other payment is declined?**

If you have a direct debit or standing order declined, it's important that you contact the person you should have paid as soon as possible. Remember, missing mortgage payments can put your home at risk. It is also important to remember that they may charge you fees for missing those payments.

4. **Can I still keep my Planned Overdraft if I have Control?**

Yes, you can keep your Planned Overdraft facility with Control. However, if you've switched your account from an Added Value Account to a Classic Account in order to get Control you will have to re-apply for the Planned Overdraft facility. Depending on your personal circumstances, you may not be granted the facility or it may be for a lower amount.

5. **Can I cancel Control?**

Yes. To remove Control from your account, drop in at your local branch or call us on **08457 21 31 41**.

Terms and conditions.

1. Where Control applies to your account, we will not treat a request to make a payment out of your account for which you do not have available funds as a request for an Unplanned Overdraft (or for an increase in an Unplanned Overdraft), except where:
 - (a) you use your card to make a payment at a retailer in one of the limited situations where the retailer does not or is not able to check with us that you have available funds in your account before accepting payment;
 - (b) you use a cheque guarantee card to guarantee a payment. Please note the UK Cheque Guarantee Card Scheme closed on 30 June 2011. We will not guarantee cheques written and dated after this date.
 - (c) we have to take money out of your account when a cheque you paid in is returned unpaid. For further information see condition 10 of your Bank Account Conditions; or
 - (d) the Planned Overdraft limit on your account is reduced, and you do not have available funds to keep within your new Planned Overdraft.
2. We will charge you a monthly account fee of £10 for each month that you have Control on your account (if you add or stop Control part way through a month, we will only charge you for the period you have had it on your account). We will take this fee from your account on the last working day of each monthly billing period after Control has been added to your account. The monthly billing period can vary but it starts on the day after the first working day of the month to the first working day of the following month.

You can find out your monthly billing period by asking in a branch or by calling us on **08457 21 31 41**.
3. Where Control applies to your account and you use only an Unplanned Overdraft you will not be charged the normal Monthly Overdraft Usage Fee or any Unplanned Overdraft Daily Fees. Interest will still be charged.
4. Where you do not have available funds to make a payment and we do not treat the payment as a request for an Unplanned Overdraft, you will not be able to make that payment (we will write to tell you of this). You will not be charged a Returned Item Fee.

5. To apply Control to payments you ask us to make by using your Visa debit card, we may replace your Visa debit card with a new Visa debit card. If we do, when you receive your new Visa debit card you must immediately destroy all other cards linked to your account.
6. Charges and fees applicable to any Planned Overdraft which you may have will be unaffected by the addition of Control to your account. For details of our current Planned Overdraft fees and charges please refer to our Banking Charges guide, online at bankofscotland.co.uk or by calling **08457 21 31 41**.
7. Control is only available for Classic Accounts, including those with Vantage.
8. If you want to stop Control applying to your account, you can tell us at any branch or by calling **08457 21 31 41**.
9. We will stop applying Control to your account if:
 - (a) you change your account so that it is no longer a Classic Account;
 - (b) you ask us to add Vantage to your account, unless you expressly tell us you want Control to continue applying to your account; or
 - (c) you ask us to cancel Vantage, unless you expressly tell us you want Control to continue applying to your account.
10. When we stop applying Control to your account, we will write to you to tell you this has happened.
11. These terms and conditions add to and should be read with the Bank Account Conditions.

Please contact us if you'd like this in Braille, large print or on audio.

You can contact us using RNID Typetalk on any of our telephone numbers. If you need to be called back and would like us to call you through RNID Typetalk, please tell us when you call.

Important information.

Overdrafts are repayable on demand. How much we lend depends on our assessment of your personal circumstances.

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. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call us on +44 1313 392 573.

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; copies of the code can be obtained from www.lendingstandardsboard.org.uk

As part of Lloyds Banking Group, Bank of Scotland is a Proud Partner for Scotland of the London 2012 Olympic Games and Paralympic Games.

This information is correct as at July 2011.

1/4520351-4 (07/11)

Bringing London 2012
closer to Scotland
bankofscotland.co.uk/trackside

