

Please contact any of our branches if you'd like this in Braille, large print or on audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, please feel free to contact us on **08457 32 34 36** or via RNID Typetalk.

#### **Important information.**

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.

For more information visit us at: [bankofscotland.co.uk](http://bankofscotland.co.uk)

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## Gold Account

# A guide to all your Gold Account benefits.



# Discover how much more you get with your Gold Account.

## Contents.

<a href="#">Your Bank of Scotland Gold Visa debit card</a>	2
<a href="#">Things you need to know</a>	3
<a href="#">Worldwide Travel Insurance</a>	5
<a href="#">AA Breakdown Cover</a>	7
<a href="#">Mobile Phone Insurance</a>	9
<a href="#">Save My Numbers</a>	11
<a href="#">Sentinel® Card Protection</a>	12
<a href="#">£100 interest and fee-free overdraft</a>	13
<a href="#">Exclusive Saver</a>	15
<a href="#">Gold Account summary</a>	16
<a href="#">Key benefits of our Current Accounts</a>	17

**Your Gold Account is designed to make life easier. If there's anything we can do to help, please let us know.**

- Call Gold Membership Services on **08456 02 02 11** (or **+44 1313 33 33 10** from abroad).
- Visit [bankofscotland.co.uk/gold](http://bankofscotland.co.uk/gold)
- Or pop into any of our branches.

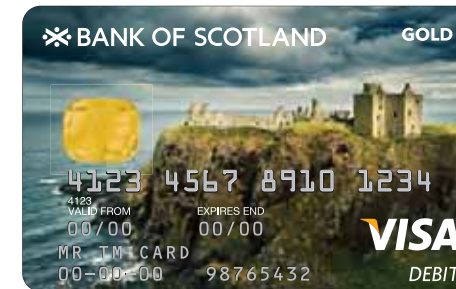
## Your Bank of Scotland Gold Visa debit card.

### The key to all your Gold Account benefits.

It's not just a card, it's your passport to all the benefits that come with your Gold Account.

It's also a convenient card accepted everywhere you see the Visa sign (that's over 27 million places worldwide), and it's a quick and secure way to pay and withdraw cash.

Fees may apply. Please refer to the Banking Charges guide for more information.



### Register for your Gold Account benefits:

call **08456 02 02 11** or **+44 1313 33 33 10** for general queries.

# Things you need to know.

Here's a useful summary of your Gold Account benefits, along with some important limitations and exclusions to be aware of.

Your benefit	Key benefits	Things to be aware of
<b>Insurance benefits</b>		
Worldwide Travel Insurance underwritten by AXA Insurance plc	<ul style="list-style-type: none"> <li>Comprehensive cover, including:                             <ul style="list-style-type: none"> <li>Emergency medical cover (up to £5,000,000)</li> <li>Cancellation or curtailment cover (up to £5,000)</li> <li>Personal accident cover (up to £30,000)</li> <li>Baggage cover (up to £1,500)</li> </ul> </li> <li>Multi-trip</li> <li>Worldwide travel covered</li> <li>Cover for you and your partner</li> </ul>	<ul style="list-style-type: none"> <li>Cover stops on your 80th birthday</li> <li>Existing medical conditions that are not on the 'no screen' list must be declared and cover agreed with the insurer (there may be an additional premium if the insurer agrees to the condition)</li> <li>The standard maximum trip duration is 31 consecutive days</li> <li>Excesses may apply</li> <li>Must have lived permanently in the United Kingdom for at least six months during the 12-month period prior to a trip</li> <li>Covers UK travel when three or more consecutive nights' accommodation is booked (five or more consecutive nights for business trips)</li> <li>Must be registered with a medical practitioner in the United Kingdom</li> </ul>
AA Breakdown Cover	<ul style="list-style-type: none"> <li>Roadside Assistance</li> <li>Accident Management</li> <li>Customer covered, not the car</li> </ul>	<ul style="list-style-type: none"> <li>Service is only available in the UK, Channel Islands and Isle of Man</li> <li>Must be more than 1/4 mile from home</li> <li>Maximum five call-outs per 12 month period (seven for a joint account) for the first year of cover. This increases after the first year to seven call-outs for a sole account, and nine for a joint account</li> <li>Not covered for same or similar causes of breakdown to that which the AA attended within the preceding 28 days</li> <li>Does not provide for any vehicle recovery following an accident but can help arrange it</li> </ul>

Your benefits last as long as you hold your Gold Account.

This table lists some key benefits and some important limitations and exclusions of your account. For full details please see the Terms and Conditions policy documents included in this welcome pack.

Your benefit	Key benefits	Things to be aware of
Mobile Phone Insurance	<ul style="list-style-type: none"> <li>Phone insurance is for one phone on a sole account and two phones on a joint account</li> <li>Repair or replacement phone up to £2,000</li> <li>Covers loss, theft, accidental damage, water damage and breakdown in the UK and abroad</li> </ul>	<ul style="list-style-type: none"> <li>If the phone is lost or stolen, notify the police and the airtime provider within 24 hours and the administrator within 48 hours of discovering the incident</li> <li>Registering your handset is recommended</li> <li>£30 excess on each claim</li> <li>Maximum of two claims in any 12-month period</li> </ul>
Sentinel® Card Protection	<ul style="list-style-type: none"> <li>Covers all financial cards - one call and we can cancel everything</li> <li>Covers unauthorised/fraudulent use up to £1,500 prior to notification of incident, up to £75,000 after notification</li> <li>Access to Emergency Cash Advances in the event of lost or stolen cards</li> <li>Cover for personal money (outside of the UK) and handbag/wallet/purse/briefcase stolen at the same time as cards</li> </ul>	<ul style="list-style-type: none"> <li>Personal money insurance only applies outside of the UK</li> <li>Must report lost or stolen cards within 24 hours of discovery to the police and the insurer</li> <li>Not covered if losses occur as result of disclosing PIN or keeping it with your cards</li> </ul>
<b>Other benefits</b>		
Save My Numbers	<ul style="list-style-type: none"> <li>Store phone numbers and contact details securely</li> <li>Quickly and easily re-load stored numbers into phone</li> </ul>	<ul style="list-style-type: none"> <li>Subject to handset compatibility</li> <li>Any information that you want to back-up will need to be saved on your phone's memory and not the SIM card</li> </ul>

# Worldwide Travel Insurance.

## For you and your partner.

When you're planning a trip, your Gold Account includes comprehensive worldwide travel insurance provided by AXA.

- Take as many trips as you like.
- You're covered for up to 31 days per trip.
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Both business and leisure trips are covered.
- Optional upgrades including winter sports cover available at extra cost.
- You can also cover certain existing medical conditions for an extra premium.

## Helping you in an emergency.

To make a claim, report lost luggage, documents or money, or if you need medical assistance call Gold Membership Services, 24/7.

## Check you're covered.

Travellers under 80 years old and resident in the UK are eligible. Please tell us about any medical conditions affecting anyone covered by your policy. Turn to pages 12 - 14 of your Travel Insurance policy document for important information on medical conditions and page 7 onwards for eligibility criteria.

## Your policy details.

There's no paperwork to complete as your policy number is your Gold sort code and account number.

## For extra protection.

To upgrade to even better baggage cover, winter sports cover, or get protection for a trip over 31 days long, turn to page 10 of your policy document then call Gold Membership Services before you travel.

## Waive your excess.

An excess of £40 applies per claim, but an excess fee waiver upgrade may be available instead. To find out more, please call Gold Membership Services.

## Remember to pack your policy.

It's a good idea to take your policy document with you when you travel. You'll find your copy in this welcome pack or you can download it at [bankofscotland.co.uk/gold](http://bankofscotland.co.uk/gold)



# AA Breakdown Cover.

**No matter whose car you're in, whether you're the driver or a passenger, you're covered by the AA – the UK's No. 1 choice for breakdown cover.**

Your Gold Account automatically includes AA Roadside Assistance, so if you break down, help is only a phone call away.

## **AA Roadside Assistance.**

You're covered 24/7 if you break down over a quarter of a mile from home. If your car can't be fixed at the roadside, you'll be taken to the nearest suitable garage.

## **Accident Management Service.**

- If you have an accident call Gold Membership Services and we'll put you through to the AA Accident Management Service.
- They'll help arrange the recovery and repair of your car, and even lend a hand claiming on your insurance following an accident or vandalism.

## **If you break down or have an accident.**

- Call Gold Membership Services and we'll put you through to the AA or call the AA direct on 0800 980 57 93.
- You'll be asked for your Gold Membership Number (your sort code and account number) and you may need to show your Visa debit card when your AA patrol arrives.

SMS text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation by sending an SMS to **07900 444 999**.

## **Belt and braces.**

For even greater protection, call Gold Membership Services to upgrade your policy to include Home Start, Relay, Stay Mobile, Breakdown Repair Cover or European Cover.

You'll find the terms, conditions and limitations of your cover in the AA policy document in this pack. Why not keep it in your car so you have it to hand when you need it.

## **Gold Membership Services:**

call **08456 02 02 11** or  
**+44 1313 33 33 10** from abroad.

# Mobile Phone Insurance.

## Why you won't be lost if you lose your phone.

Good news. Your Gold Account comes with mobile phone insurance and your phones are insured wherever you are in the world so long as you're a UK resident.

Your insurance, administered by Lifestyle Services Group Limited (LSG) and underwritten by London General Insurance Company Limited, covers one phone for sole Gold Account holders, while joint account holders can insure a phone for each of you.

We'll repair or replace your handset up to the value of £2,000 if:

- It's lost or stolen and it's reported to the police within 24 hours and an incident number is provided.
- Your phone suffers electrical or mechanical breakdown.

You're even protected against unauthorised calls made on a lost or stolen phone:

- Up to £300 per claim for prepaid and pay-as-you-go phones.
- Up to £1,500 per claim for contract phones.

You can make up to two successful claims on one Gold Account (including joint accounts) over any one 12-month period, and there's a £30 excess per claim.

## Changing your phone?

Don't forget to contact us to register your new details.

## Register your handset(s) now.

Your mobile phone is automatically covered under this benefit. However to help us administer your policy more effectively, for example if you need to make a claim, you can provide us with your mobile phone details. To do this call Gold Membership Services or visit [bankofscotland.co.uk/mobilephone](https://bankofscotland.co.uk/mobilephone), with this information handy:

- Your Gold Membership Number (your sort code and account number).
- The make, model and number of the phone(s) you want to cover.
- The IMEI number for each phone (dial \*#06# on your keypad to find this code).

Don't worry if you don't know this information. Just have your mobile with you when you call and we'll help you find it. Once you've registered, we'll send you an insurance certificate or confirmation text; if you don't receive this within 15 days, please call Gold Membership Services.

## How to make a claim.

### If your phone is lost or stolen.

- Contact the mobile network within 24 hours so they can block the SIM card.
- Report it to the police within 24 hours and get an incident reference number.
- Make your claim to us within 48 hours by calling Gold Membership Services or going to [bankofscotland.co.uk/mobilephone](https://bankofscotland.co.uk/mobilephone)

### If your phone is damaged.

- Report the incident to us within 48 hours by calling Gold Membership Services or going to [bankofscotland.co.uk/mobilephone](https://bankofscotland.co.uk/mobilephone)
- If we need you to send your phone to us, we'll let you know.

You'll find all the terms, conditions and limitations of your cover on page 4 of the Small Print policy document that comes with this pack.

# Save My Numbers.

**All your contacts safely stored. If your phone is lost, damaged or stolen your contact details are safe, thanks to Save My Numbers.**

- Check your phone and network are compatible at [bankofscotland.co.uk/savemynumbers](http://bankofscotland.co.uk/savemynumbers)
- Make sure all the information you want to save is stored on your handset, not your SIM card.
- Register by calling **08456 02 02 11** or at [bankofscotland.co.uk/savemynumbers](http://bankofscotland.co.uk/savemynumbers)

Full details of how this service works can be found on page 12 of the Small Print policy document. Or for more information, please call Gold Membership Services.

# Sentinel® Card Protection.

**The straightforward way to keep all your cards safe.**

If your cards are lost or stolen, help is at hand. Just one call and Sentinel Card Protection (administered by Affinion International) will cancel your cards, wherever in the world you may be. And it's not just your Bank of Scotland cards – any bank or store cards can be cancelled too. That means you can avoid the hassle of trying to recall your card details and arranging to have them cancelled individually.

## How Sentinel works.

- If your cards are lost or stolen, report them to Sentinel. They'll tell your card providers to cancel the cards straight away and arrange replacements.
- Sentinel can even arrange emergency cash advances if you're stranded away from home without means of payment. You're covered for up to £1,000 emergency cash, up to £3,000 for hotel expenses and another £3,000 for lost tickets and travel documents.

Cash advances are subject to status and are repayable within one calendar month.

- There's up to £100 to cover lost or stolen handbags, wallets and purses containing a card (£15 excess applies), plus if you lose your money and cards outside of the UK you can claim up to £200 to replace your missing cash.

- Ask us to send you our Security Protected Key and Luggage tags to help reunite you with your items if they're lost or stolen.

## Registering your cards.

You can register your cards at [bankofscotland.co.uk/sentinelcardprotection](http://bankofscotland.co.uk/sentinelcardprotection) or by calling Gold Membership Services. You'll be asked for your card numbers, so please have them handy.

## Lost or stolen card:

call Gold Membership Services on **08456 02 02 11** or **+44 1313 33 33 10** from abroad

You must be a UK resident to be eligible for Sentinel Card Protection.

For full terms, conditions and limitations please see pages 15 - 25 of the Small Print policy document.

# £100 interest and fee-free overdraft.

## Preferential overdraft terms for Gold Account holders.

As a Gold Account holder you can benefit from a £100 interest and fee-free overdraft, subject to application and approval. This means you can borrow up to £100 without paying any overdraft fees or interest. If you already have a Planned Overdraft, the first £100 will now automatically be interest and fee-free. The table below shows how much you could save having a Gold Account interest and fee-free overdraft on your account compared to a standard overdraft.

## Representative examples:

Amount borrowed	Fees	Interest	Total cost of overdraft
£100 with a standard overdraft	£5 Monthly Overdraft Usage Fee applies	£1 a month (based on 19.3% interest EAR variable)	£6 a month
£100 with your Gold Account overdraft	No fees	No interest	£0 a month

EAR is the equivalent annual rate. This is the actual annual interest rate of an overdraft. It doesn't take into account fees and charges.

We may also be able to extend your existing Planned Overdraft limit, although you'll pay a Monthly Overdraft Usage Fee and interest on any increased amount over £100. If you go over your agreed Planned Overdraft, we may let you cover these payments by granting you an Unplanned Overdraft. There are charges for using an Unplanned Overdraft, which you'll find in our Banking Charges guide. If you've only gone into an Unplanned Overdraft or beyond your interest and fee-free limit by £10 or less, we'll provide a £10 buffer which means there'll be no fees to pay. All overdrafts are subject to a review of your circumstances and are repayable in full on demand.

## 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.

## Sign up for free Mobile Banking.

And we'll send you a text when you're near your account limit. Find out more in 'Managing your account'. Please note that we don't charge you for Mobile Banking, but your mobile operator may charge for some services. Please check with them.

# Exclusive Saver.

**Boost your savings.**

With Gold, the benefits don't stop with your current account. Open an Exclusive Saver Account and gain access to variable interest rates.

## How it works:

How it works:	
<b>Interest rates</b> For our latest rates go to <a href="http://bankofscotland.co.uk/savings">bankofscotland.co.uk/savings</a> , call <b>08456 02 03 04</b> (8am to 9pm Monday to Friday and 9am to 5pm weekends) or speak to staff in your local branch	<b>Variable interest paid annually or monthly depending on choice at account opening</b>
Your tax status	Interest is paid net of basic rate income tax at 20%
Conditions for bonus payments	No conditions. Please refer to Savings Accounts interest rate brochure
Withdrawal arrangements	No notice period. Instant access with no loss of interest
Access	Online, phone and branch. Optional Cashpoint® Card

### To open your instant access Exclusive Saver:

call **08456 02 03 04**, visit your local branch, or go to [bankofscotland.co.uk/exclusivesaver](http://bankofscotland.co.uk/exclusivesaver)

# Your Gold Account is worth up to £420 per year.

This is based on the following:	Estimated annual value
Worldwide Travel Insurance	£224
AA Breakdown Cover	£56
Mobile Phone Insurance	£83
Save My Numbers	£20
Sentinel® Card Protection	£20
Interest and fee-free overdraft	£17
<b>Total value</b>	<b>£420</b>

Saving based on the total worth value minus paying the Gold Account monthly fee for a year: £276. See the Small Print policy document or visit [bankofscotland.co.uk/gold](http://bankofscotland.co.uk/gold) for full details.

### Gold Membership Services:

call **08456 02 02 11** or **+44 1313 33 33 10** from abroad.

# Key benefits of our Current Accounts.

## 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-Bank of Scotland or Halifax cash machines.	

	Per month†	Per year
<b>Cost:</b>	£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
<b>Cost:</b>	£0	£0

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

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
<b>Worth up to:</b>	£20	£249
<b>Cost:</b>	£7.95	£96
<b>Saving up to:</b>	£12	£153

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

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
<b>Worth up to:</b>	£35	£420
<b>Cost:</b>	£12	£144
<b>Saving up to:</b>	£23	£276

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

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
<b>Worth up to:</b>	£55	£662
<b>Cost:</b>	£17	£204
<b>Saving up to:</b>	£38	£458

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

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
<b>Worth up to:</b>	£88	£1,056
<b>Cost:</b>	£25	£300
<b>Saving up to:</b>	£63	£756

\*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.

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/gold](http://bankofscotland.co.uk/gold)