



Important information about overdrafts.

**An Example Overdraft Agreement
for your Account.**

Below is an example agreement that you would enter into with Bank of Scotland if you complete your overdraft application.

This is to confirm the details of the Planned Overdraft that has been set up on your account. The overdraft has no fixed end date but will be subject to regular reviews by us. You can request to change the limit at anytime by contacting us.

Your Planned Overdraft is an unsecured short-term borrowing facility on your current account, which you can use to make payments from your current account up to your overdraft limit.

You will pay a £5 Monthly Overdraft Usage Fee for each monthly billing period that you use an overdraft of more than £10.

If you have an interest and fee-free Planned Overdraft limit that has been agreed as part of your account you won't pay the £5 fee if you stay within that limit or exceed it by £10 or less.

Your final agreement will contain a total cost of credit (TCC) that assumes you borrow the full amount of your overdraft and remain overdrawn by that amount for three months. The TCC assumes that the interest rate and charges do not change during the three months and that you make regular payments into your account to cover the interest and charges that apply.

We ask that you make regular payments into your account while you are using the Planned Overdraft. Please also remember that all overdrafts are repayable on demand.

We can end or vary this overdraft (including the interest rate and charges) at any time in the way set out in the Personal Banking Terms and Conditions.

You can cancel your Planned Overdraft at any time. If you do so, you must pay back any money you owe us. You can find our current interest rates for your account in branches, online at bankofscotland.co.uk or by calling **08457 21 31 41**.

Current Planned Overdraft interest rates.

Account	Interest paid monthly % per month	Interest paid monthly % EAR
Premier Current Account	0.83	10.4
Platinum Current Account	0.97	12.3
Gold Current Account	1.34	17.3
Silver Current Account	1.45	18.9
Classic Current Account	1.48	19.3

Some more terms of your Planned Overdraft.

Your overdraft is provided by Bank of Scotland plc. Our address is Bank of Scotland, The Mound, Edinburgh EH1 1YZ.

Our agreement with you is made up of general conditions (the Bank of Scotland Bank Account Conditions leaflet) and additional conditions. These include the terms specific to your account and the Banking Charges guide, which contains our standard fees. If there is any overlap or conflict between the additional conditions and the Bank of Scotland Account conditions, the additional conditions apply.

If you need another copy of the Bank of Scotland Bank Account conditions and Banking Charges guide leaflets, please visit your branch or bankofscotland.co.uk or call **08457 21 31 41**.

Unplanned Overdrafts.

Remember, if you try to make a payment but do not have enough available money in your account, then we will either agree to an Unplanned Overdraft covering that payment or you will not be able to make that payment. Fees will normally be charged in either case.

You can find the current Planned and Unplanned Overdraft fees in the Banking Charges guide, online at bankofscotland.co.uk or by calling **08457 21 31 41**.

We are licensed and regulated by Office of Fair Trading to provide lending services.

How else can we help?

Do you need extra help?

We want to help our customers in any way we can. If you have a hearing or speech impairment you can use Typetalk whenever you contact us, or you can use Textphone on 08457 32 34 36 (lines open 9am - 5pm, 7 days a week).

For visually impaired customers we can provide documents in large print, Braille, on audio-cassette or audio CD. Please ask a member of staff if you'd like to know more.

Customer service.

We do all we can to provide you with the service you want and expect. But we know sometimes things can go wrong. If you do ever have a complaint or a problem, please let us know. You can either talk to us in branch or call us on 08457 21 31 41.

If you feel that we haven't done enough to resolve your complaint, please call our Telephone Banking Service on 08457 25 35 19. If you'd like a copy of our complaints procedure, please ask us at any branch.

More information.

If you'd like to know anything more about how we can help you, please ask at any branch.

Calls may be monitored and recorded.

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

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

The information in this leaflet is correct at the date of printing, September 2011.

1/4520581-2 (09/11)

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