



Mobile Banking.

Keep an eye on your money
wherever you are.

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

**Nowadays you can keep
on top of your account
even when you're miles
from the bank.**

Mobile Banking.

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

Simply sign up for Mobile Banking Text Alerts by phone, visit us in branch or log on to Internet Banking at bankofscotland.co.uk/register

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

Mobile Banking Text Alerts at a glance.

To help you manage your current account on the move you can easily set up some of the following 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 pay in enough money as soon as possible to cover all your payments. This can help you to avoid Unplanned Overdraft fees. The money needs to be cleared funds, so you can 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.

With High and Low Balance Alerts you can keep track of how much money is in your account. The alert will be sent out when your account reaches a high or low amount previously specified by you.

- When there's extra money in your current account we'll send you a High Balance Alert so you can move money into your savings account.

- We can also send a Low Balance Alert so you can make sure you always have enough money in your account to cover your outgoings.

Overseas Transaction Alerts.

- For added security when your Visa debit card is used abroad, we'll text to tell you whether it was a purchase or withdrawal from a cash machine. 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.

- Simply choose the working day and time you'd like us to send you a weekly text with your balance and last six transactions and we'll set it up for you straight away.

Between 11 and 15 years old.

If you're aged 11 - 15, with an Under 19s account, you can apply for the Weekly Balance Alerts and Overseas Transaction Alerts. Just come into a branch with a parent or guardian to register.

Signing up.

Before you register for any of the Text Alerts, make sure:

- You have a Bank of Scotland current account with a Visa debit or Cashpoint® card.
- Your mobile phone is active, in your possession and the number you've registered is up-to-date.

Ready to sign up now?

If you'd like to start receiving Text Alerts straight away or you'd like to make changes to your Text Alerts in the future you just need to register for Internet Banking.

How to register.

1. Online.

Log onto Internet Banking at bankofscotland.co.uk/register and select 'Mobile Banking' from the menu.

2. Phone.

Call us on **08457 21 31 41** to register.

3. In branch.

Or call into your local branch.

Remember.

Keep this leaflet to hand so you can refer to it as you set up your services.

How to set up Text Alerts online.

Follow the on-screen instructions. Here are the two steps you'll need to go through:

Step 1.

Log onto Internet Banking at bankofscotland.co.uk/register and select 'Mobile Banking'.

Step 2.

Choose one or more of the following Text Alerts from Mobile Banking:

- Limit Alerts.
- High and Low Balance Alerts.
- Weekly Balance Alerts.
- Overseas Transaction Alerts.

Technical support.

For technical questions call us on **08456 02 00 00** or **+44 1132 798 302** from overseas, Monday to Friday 8am to 9pm and Saturday and Sunday from 8am to 8pm (UK time – except Christmas Day).

Keeping you secure.

Your security is our highest priority when you are banking. So, like all our services, Mobile Banking comes with a number of safety features and recommendations which offer a high level of protection.

Phone and text safety.

- You should protect your account information by deleting the text after you've read it and by setting a PIN on your mobile phone and changing it regularly.
- Never click on any links within a text if you are in doubt about its source. Remember a legitimate Bank of Scotland text will:
 - always quote the last four digits of the account or card
 - never ask you to type in security or Internet Banking log on information
 - never direct you to a web page that asks you to type in security or log on information.

You can find all the latest security information and guidelines on your Internet Banking welcome page.

Security.

You can find all the latest security information and guidelines on your Internet Banking welcome page.

Information about using Mobile Banking.

1. Pausing or stopping Text Alerts.

- You may cancel, pause or change your Text Alerts at any time.
- You may want to pause your Text Alerts when you go abroad. Your mobile operator may also charge higher rates for using Text Alerts, so you should check with them before you travel.
- It's a good idea to check whether you're allowed to receive financial or encrypted information through your mobile phone while you're abroad.

2. Changing your mobile number.

If your mobile phone number changes, you can let us know by updating it via Internet Banking, calling us on **08457 21 31 41** or visiting us in branch.

3. Text Alert information.

- Please bear in mind, we can only send you each Text Alert once, and you won't be able to reply to it.
- We generally send Text Alert messages on weekdays (except for bank holidays), however, we can send you Overseas Transaction Alerts even on the weekends. You won't receive more than three Overseas Transaction Alerts in a 12 hour period.

4. Limit or High and Low Balance Alerts.

- If your account balance doesn't change, we won't keep sending you Limit Alerts or High and Low Balance Alerts.

5. Glossary.

Here are the abbreviations we use on Text Alerts:

BGC:	Bank giro credit	DEB:	Visa debit card
BP:	Bill payment	DEP:	Deposit
CHG:	Charge	EUR:	Euro Cheque
CHQ:	Cheque	FE:	Foreign Exchange
COMM:	Commission	IB:	Internet Banking
COR:	Correction	INT:	Interest
CPT:	Cashpoint®	OTH:	Other
CR/DR:	Credit/Debit	PAY:	Payment
CSH:	Cash	PSV:	Paysave
CSQ:	Cash and cheques	SAL:	Salary
DD:	Direct Debit	SO:	Standing order

Mobile Banking Terms and Conditions.

These terms add to and should be read with your Bank of Scotland Bank Account Conditions.

1. The services this agreement covers

- 1.1 Mobile Banking offers a range of Text Alerts (where we send you text messages with information about your current accounts).
- 1.2 We will only allow you to register one mobile number with us at any time. This will apply to all of your accounts. However, joint account holders may each register for Text Alerts and receive information about the joint account and their other accounts.
- 1.3 Mobile Banking is provided by Bank of Scotland plc.

2. Charges for Text Alerts

- 2.1 There is currently no charge for Mobile Banking but we may in future change our charges as set out in your Bank of Scotland Bank Account conditions.
- 2.2 Your network operator may charge you for using Text Alerts. You will be responsible for charges made by your network operator so you should check with them about the charges that will apply.

3. All Text Alerts

- 3.1 If you register for Text Alerts, we will send information about your current accounts (including those in joint names) to a mobile phone registered with a United Kingdom (UK) network operator, but not information about your savings or loan accounts.
- 3.2 We do not send texts on weekends or bank holidays except for Overseas Transaction Alerts, which we may send any time during the week.
- 3.3 We will only send you each text once. If you delete a text we cannot send it again.
- 3.4 You can ask us to pause Text Alerts at any time. If you do so, this will pause Text Alerts for all your accounts.

4. Limit Alerts

- 4.1 If you register for Limit Alerts on your current accounts, we will then send you two types of texts:
 - (a) a **'Near Limit Alert'** to tell you if you have less than £50 of available funds on the account;
 - (b) an **'Over Limit Alert'** to tell you if you do not have enough available funds for:
 - (i) a standing order you have tried to make from the account, where we have had to give you an Unplanned Overdraft or returned the payment; or
 - (ii) another type of payment that is to be paid later that day.
- 4.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.
- 4.3 As we do not want to bombard you with texts each time your available funds fall below £50, we will not send you Near Limit Alerts more than two days in a row, unless your account balance changes. (For example, if your available funds drop to £45 and we send a first Near Limit Alert on Monday, we will repeat it on Tuesday if you are still at £45, but not on Wednesday unless your balance has changed to, say, £30.)
- 4.4 If we send you a Near Limit Alert or an Over Limit Alert, it gives you the opportunity to increase the available funds in your account (for example, by paying extra money into your account) to meet payments for which you may not otherwise have available funds. You can contact us to find out by how much you need to increase your available funds as a result of an Over Limit Alert. If you do not have available funds in your account to meet your payments, you may incur charges. Please see your account terms and conditions for more details.

5. High and Low Balance Alerts

- 5.1 If you register for our High and Low Balance Alerts service on your current accounts, you can choose to receive two types of texts:
 - (a) a **'High Balance Alert'** to tell you when your balance on the account equals or exceeds a limit that you set.
 - (b) a **'Low Balance Alert'** to tell you when your balance on the account first equals or goes below a limit that you set.
- 5.2 We will send you one text, as appropriate, before 10am (UK time) each day the alert is triggered.
- 5.3 As we do not want to bombard you with texts each time your available funds equal or go beyond the limit you set, we will not send you High or Low Balance Alerts more than two days in a row, unless your account balance changes. (For example, if you set your High Balance Alert at £1,000 and your available funds are £1,050, we will send a first High Balance Alert on Monday, we will repeat it on Tuesday if you are still at £1,050, but not on Wednesday unless your balance has changed to, say, £1,100.)

6. Overseas transaction alerts

- 6.1 If you register a current account for which you have a Visa debit card for our **'Overseas Transaction Alert'** service, we will send you a text when your card has been used to obtain cash, or, authorise a payment outside the UK (including purchases made on a website, or, by telephone or mail order from a company based overseas). We will give you a telephone number so you can contact us if that person was not you.
- 6.2 We will send you one text, promptly on being notified that your card has been used and authorised overseas. This may be at any time during the week (including Saturday and Sunday). As we do not want to bombard you with texts we will not send you more than three Overseas Transaction Alerts in any 12 hour period.
- 6.3 Although we will usually be notified by the relevant overseas bank or retailer when your card is used and authorised, this will depend on the retailer and banking practice in the country where your card is used.

7. Weekly Balance Alert

- 7.1 If you register for our 'Weekly Balance Alert' service we will send you a text showing the account balance and up to the last six transactions on the account.
- 7.2 We will send you these texts once a week on the day of your choice.

8. General provisions

- 8.1 You can usually use Text Alerts at any time but repairs, updates and routine maintenance on our systems and those of our suppliers mean particular services may be slow or unavailable from time to time. We will not be liable if Text Alerts are unavailable at any time or if you do not receive any Text Alerts promptly, or at all, for reasons in your control such as your phone being switched off or out of coverage or you changing your phone.
- 8.2 You are responsible for making sure no one has access to confidential information shown on (or stored in) your mobile phone and for telling us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number. Otherwise we will continue to provide Text Alerts to the mobile phone and we will not be liable if your account information becomes known to someone else as a result.
- 8.3 If we do not provide Text Alerts (or we provide Alerts that are inaccurate), we will only be liable for any charges on your account that you could otherwise have avoided paying.
- 8.4 If you want to stop using Text Alerts you must give us notice in accordance with the Bank of Scotland Bank Account Conditions in writing, by phone or personally in one of our branches.

For our contact details, and information about how we are regulated, please see our website or the other materials we have given you for our Text Alerts and your related current account.

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.

Cashpoint® is a registered trademark and is used under licence by Bank of Scotland plc.

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service. If you need to call us from abroad, or prefer not to use our 0845 number, you can also call on +44 1313 392 573.

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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

We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

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

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Bringing London 2012
closer to Scotland
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