

Your Premier Account is worth up to £1,056 per year.

This is based on the following:	Estimated annual value
Travel Insurance	£365
AA Breakdown Cover	£202
Mobile Phone Insurance	£166
Save My Numbers	£20
ID Aware	£83
Home Emergency Cover	£100
Sentinel® Card Protection	£20
Interest and fee-free overdraft	£100
Total value	£1,056

Saving based on the total worth value minus paying the Premier Account monthly fee for a year: £756.
See the Small Print policy document or visit bankofscotland.co.uk/premier for full details.

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. Sentinel® is a registered trademark of Affinion International Limited. Cashpoint® is a registered trademark and is used under licence by Bank of Scotland plc. 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; details can be obtained from www.lendingstandardsboard.org.uk We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. This information is correct as at July 2011.

Premier Account

A guide to all your Premier Account benefits.



Discover how much more you get with your Premier Account.

Contents.

Your Bank of Scotland Premier Visa debit card	2
Things you need to know	3
Worldwide Travel Insurance	5
AA Breakdown Cover	7
Mobile Phone Insurance	9
Save My Numbers	11
ID Aware	12
Home Emergency Cover	13
£500 interest and fee-free overdraft	15
Sentinel® Card Protection	17
Exclusive Saver	18

Your Premier Account:

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

- Call Premier Membership Services on **08456 03 33 99** (or **+44 1313 35 00 02** from abroad).
- Visit bankofscotland.co.uk/premier
- Or pop into any of our branches.

Your Bank of Scotland Premier Visa debit card.

The key to all your Premier Account benefits.

It's not just a card, it's your passport to all the benefits that come with your Premier 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. You can also enjoy preferential charges when you're abroad. For instance, you won't pay the usual £1 fee when you make a purchase. Foreign exchange and ATM fees still apply.



Call Premier Membership Services:

if you have any queries about your Premier Account or want to register for your benefits.

Register for your Premier Account benefits:

call **08456 03 33 99** or **+44 1313 35 00 02** from abroad for general queries.

Things you need to know.

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

Your benefit	Key benefits	Things to be aware of
Insurance benefits		
Worldwide Travel Insurance underwritten by AXA Insurance UK plc	<ul style="list-style-type: none"> Comprehensive cover, including: <ul style="list-style-type: none"> Emergency medical cover (up to £5,000,000) Cancellation or curtailment cover (up to £5,000) Personal accident cover (up to £30,000) Baggage cover (up to £2,500) Multi-trip Worldwide travel covered Cover for you and your partner Includes family cover Covers winter sports 	<ul style="list-style-type: none"> Cover stops on your 80th birthday 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) The standard maximum trip duration is 62 consecutive days Excesses may apply Children need to be financially dependent, under 18 and live with you, or under 24 and in full-time education Winter sports maximum 17 days' cover in any 12 month period Must have lived permanently in the United Kingdom for at least six months during the 12-month period prior to a trip Covers UK travel when three or more consecutive nights' accommodation is booked (five or more consecutive nights for business trips) Must be registered with a medical practitioner in the United Kingdom
AA Breakdown Cover	<ul style="list-style-type: none"> Roadside Assistance Home Start Relay Stay Mobile Accident Management Customer covered, not the car 	<ul style="list-style-type: none"> Service is only available in the UK, Channel Islands and Isle of Man 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 Not covered for same or similar causes of breakdown to that which the AA attended within the preceding 28 days Does not provide for any vehicle recovery following an accident but can help arrange it

Your benefits last as long as you hold your Premier 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"> Insure up to two phones on a sole account, up to three phones on a joint account Repair or replacement phone up to £2,000 Covers loss, theft, accidental damage, water damage and breakdown in the UK and abroad 	<ul style="list-style-type: none"> 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 Registering your handset is recommended £30 excess on each claim Maximum of two claims in any 12-month period
Home Emergency Cover	<ul style="list-style-type: none"> Protection against high costs and inconvenience of unexpected domestic emergencies Fully vetted contractors 365 days a year, 24 hours a day Covers up to £1,000 per emergency Covers plumbing, drainage, electricity, external locks, doors and windows Covers second homes you own and are occupying at the time 	<ul style="list-style-type: none"> Must report emergency within 24 hours of discovery Primary heating system is only covered between 1 October and 30 April Primary heating system must be maintained annually by a Gas Safety registered tradesperson Excludes claims where the home has been unoccupied for more than 30 days Domestic appliances are not covered
Sentinel® Card Protection	<ul style="list-style-type: none"> Covers all financial cards – one call and we can cancel everything Covers unauthorised/fraudulent use up to £1,500 prior to notification of incident, up to £75,000 after notification Access to Emergency Cash Advances in the event of lost or stolen cards Cover for personal money (outside of the UK) and handbag/wallet/purse/briefcase stolen at the same time as cards 	<ul style="list-style-type: none"> Personal money insurance only applies outside of the UK Must report lost or stolen cards within 24 hours of discovery to the police and the insurer Not covered if losses occur as result of disclosing PIN or keeping it with your cards
Other benefits		
ID Aware	<ul style="list-style-type: none"> Helps you spot the early warning signs of identity theft Regular text or email alerts Unlimited access to your credit report Dedicated case worker if the worst happens 	<ul style="list-style-type: none"> Must complete registration form to activate the credit report and monitoring service
Save My Numbers	<ul style="list-style-type: none"> Store phone numbers and contact details securely Quickly and easily re-load stored numbers into phone 	<ul style="list-style-type: none"> Subject to handset compatibility Any information that you want to back-up will need to be saved on your mobile phone's memory and not the SIM card

Worldwide Travel Insurance.

A family sized policy with winter sports cover.

Whatever type of trip you're planning, you'll have comprehensive worldwide travel insurance provided by AXA with winter sports cover.

- Take as many trips as you like.
- You and your family are covered for up to 62 days per trip (17 days a year for winter sports).
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Both business and leisure trips are covered.
- Choose from a range of upgrades.
- You can even 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 Premier Membership Services, 24/7.

Check you're covered.

Travellers under 80 years old and resident in the UK are eligible. For winter sports the same applies unless this is the first time you are participating in winter sports in which case you must be under 65 years. 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 Premier sort code and account number.

For extra protection.

To upgrade your trip cover turn to page 10 of your policy document then call Premier Membership Services before you travel.

Waive your excess.

An excess of £40 applies per claim, but a waiver upgrade may be available instead. To find out more, please call Premier 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/premier



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 Premier Account automatically includes AA Roadside Assistance, Home Start, Relay and Stay Mobile. So whether you break down at home or on the road, 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.

Home Start:

Whether it's flat tyres or batteries, one in four car breakdowns happen before you've left home. But with Home Start you're covered even if you're still on your driveway.

Relay:

If your car breaks down miles from home and it can't be fixed at the roadside, we'll take your vehicle and up to seven passengers to a single UK destination of your choice.

Stay Mobile:

We'll keep you mobile if your car needs extensive garage work following an AA breakdown. Choose a courtesy car for up to 72 hours, public transport costs to your destination or a night's hotel expenses. Stay Mobile is underwritten by AICL.

Accident Management Service.

- If you have an accident call Premier 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 Premier Membership Services and we'll put you through to the AA or call the AA direct on 0800 980 66 45.
- You'll be asked for your Premier 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 Premier Membership Services to upgrade your policy to include 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.

Premier Membership Services:

call **08456 03 33 99** or
+44 1313 35 00 02 from abroad.

Mobile Phone Insurance.

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

Good news. Your Premier 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 up to two phones for sole Premier Account holders (yours or a family member's at the same address), while joint account holders can insure up to three phones at the same address.

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 reference 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 £450 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 Premier 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.

Call Premier Membership Services or visit bankofscotland.co.uk/mobilephone with this information handy:

- Your Premier 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 Premier 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 Premier Membership Services or going to bankofscotland.co.uk/mobilephone

If your phone is damaged.

- Report the incident to us within 48 hours by calling Premier Membership Services or going to 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
- Make sure all the information you want to save is stored on your handset, not your SIM card.
- Register by calling Premier Membership Services or at bankofscotland.co.uk/savemynumbers

Full details of how this service works can be found on pages 12 - 14 of the Small Print policy document. Or for more information, please call Premier Membership Services.

ID Aware.

Guard against identity theft.

Make sure your personal details stay just that – personal. As your Premier Account includes ID Aware (administered by Affinion International), you'll be able to spot the signs of ID theft early enough to take action.

How it works.

- Using data from Callcredit, a leading credit reference agency, we continuously monitor your credit profile so you can check that it's a true reflection of your circumstances.
- We'll alert you by text or email at the first sign of any significant changes to your credit profile.
- You'll have unlimited access to your credit report.
- You'll receive quarterly credit statements.
- We'll assess your risk and make easy-to-follow recommendations to help protect you against ID theft.
- And if you are affected by ID theft, a dedicated case worker will help you put things right.

What you need to do.

You'll receive a registration form within the next two weeks. You can also complete the form online at bankofscotland.co.uk/premieridaware Once you've returned it, and we've checked and confirmed your identity, we will activate this service.

For full terms, conditions and limitations please see pages 23 - 27 of the Small Print policy document.

Home Emergency Cover.

We'll stop an emergency becoming a disaster.

Accidents happen, usually at just the wrong time. So your Premier Account includes around-the-clock Home Emergency Cover to make sure help's always at hand, 24 hours a day.

What's an emergency?

Home Emergency Cover, supplied by RSA and Homeserve, defines an emergency as a sudden, unexpected or unforeseen situation which, if not dealt with immediately would:

- make your home unsafe or insecure, or
- damage – or cause further damage – to your home or contents, or
- create an unreasonable risk to you and your family's health and safety.

What's covered.

Your Home Emergency policy covers you for emergencies involving:

- failure of, or damage to, your home's plumbing and drainage
- complete failure of electricity supply to the home
- failure of, or accidental damage to, external locks, doors or windows
- failure of, or accidental damage to, your main heating system from 1 October to 30 April
- damage to your roof
- unsafe trees
- lost keys to external locks, doors and windows.

In the event of such an emergency, you'll be covered for call-out charges, labour, parts and materials up to the value of £1,000 per claim.

- There's no excess to pay and no limit to how many claims you can make.
- If an emergency means you are unable to stay in your home, we'll provide overnight accommodation and transport up to the value of £250.
- We'll settle any bills directly with the supplier on your behalf, up to the policy limits.

Our network of approved tradespeople covers the whole of the UK. When you report an emergency, we aim to contact you within the hour to arrange an appointment and your tradesmen will aim to arrive within four hours (24 hours for boilers).

In an emergency.

Call Premier Membership Services or the 24 hour Home Emergency helpline on **08456 72 28 06** with your Premier sort code and account number to hand.

For full Home Emergency terms, conditions and limitations please see pages 15 - 22 of the Small Print policy document. In particular, you should read and understand the eligibility and exclusions criteria to make sure you're covered.

£500 interest and fee-free overdraft.

Preferential overdraft terms for Premier Account holders.

As a Premier Account holder you can benefit from a £500 interest and fee-free overdraft, subject to application and approval. This means you can borrow up to £500 without paying any overdraft fees or interest. If you already have a Planned Overdraft, the first £500 will now automatically be interest and fee-free. The table below shows how much you could save having a Premier Account interest and fee-free overdraft on your account compared to a standard overdraft.

Representative examples:

Amount borrowed	Fees	Interest	Total cost of overdraft
£500 with a standard overdraft	£5 Monthly Overdraft Usage Fee applies	£7 a month (based on 19.3% interest EAR variable)	£12 a month
£500 with your Premier 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 £500. 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.

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 or by calling Premier Membership Services. You'll be asked for your card numbers, so please have them handy.

Lost or stolen card:

call Premier Membership Services on **08456 03 33 99** or **+44 1313 35 00 02** from abroad.

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

For full terms, conditions and limitations please see pages 28 - 38 of the Small Print policy document.

Exclusive Saver.

Boost your savings.

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

How it works:

Interest rates

For our latest rates go to bankofscotland.co.uk/savings, call **08456 02 03 04** (8am to 9pm Monday to Friday and 9am to 5pm weekends) or speak to staff in your local branch

Variable interest paid annually or monthly depending on choice at account opening

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

What you need to do:

To open your instant access Exclusive Saver, call **08456 02 03 04**, visit your local branch, or go to bankofscotland.co.uk/exclusivesaver