

Bank of Scotland

Save the Change conditions

For use from May 2026



Bank of Scotland Save the Change conditions

You can switch on Save the Change® if you have a Bank of Scotland debit card (your 'debit card') with a Current Account, Classic Vantage, Ultimate Reward Current Account, Basic Account, Platinum Vantage, Gold Vantage, Silver Vantage, Premier Vantage, Platinum Account, Premier, Gold, Silver, Classic, Cash Account, Graduate, Student Account, Student Current Account, Under 19s Account and Smart Start Spending Account. Not all of these accounts are available to new customers, but if you already have one you will be able to set Save the Change up on it.

Most times you use your debit card to pay you can save the change.

You'll need an eligible savings account to save your change in to. All our instant access savings accounts are eligible for Save the Change except ISAs and any of our monthly regular saver accounts. In addition to any eligible savings accounts you hold with Bank of Scotland, this includes eligible savings accounts you hold with Lloyds Bank plc, Lloyds or Lloyds Bank where used as a trading name of Bank of Scotland plc, or Halifax.

Bank of Scotland Save the Change special conditions

Our agreement with you is made up of:

- the General and Special conditions in your bank account terms and conditions;
- the General and Special conditions that apply to the savings account you've chosen; and
- these Save the Change Special conditions.

If there's a conflict, these Save the Change Special conditions apply.

How does Save the Change work?

When you pay with your debit card, we'll round the amount up to the next whole pound. We'll do this when we take the payment from your account. We'll add the difference ('the change') to the change from other purchases on your debit card we process for you that day. As long as this doesn't take your bank account overdrawn (or more overdrawn) we'll add your total change to your chosen savings account at the start of the next working day.

What payments can I use Save the Change with?

You can save the change from payments you make with your debit card, including Contactless and Mobile payments except for:

- cash withdrawals, through cash machines, shops and similar outlets;
- any foreign currency you buy;
- any bill payments you make through a machine; or
- any fees you're charged for using a non-Bank of Scotland, Lloyds Bank or Halifax cash machine.

Good to know

- If you pay for something that's a whole pound amount, we won't round your payment up to the next pound;
- If you pay for something in a foreign currency, we'll only save your change after the amount of your foreign currency transaction has been changed to pounds and any charges applied;
- If your debit card transaction is cancelled or reversed, for example you get a refund, or if you tell us you think it was fraudulent, your change will stay in the savings account;
- If you have a joint bank account, we'll save the change from all your joint account holders' debit card payments too. This means you must not register for Bank of Scotland Save the Change unless all your joint account holders agree. You must all transfer your change to the same savings account;
- If you sign up for Everyday Offers, the cashback you earn will be based on the amount of your debit card purchase or payment without the change you save.

Checking if you might go overdrawn

Before we transfer any change we'll check the credit balance you've got available, less the amount of any card transactions you've made which haven't yet been taken from your account.

Weekends and bank holidays

Normally:

- any change you save from debit card payments we process on a Friday will be added to the savings account at the start of Monday;
- any change you save from debit card payments we process for Saturday, Sunday and Monday will be added together at the end of Monday and transferred to the savings account as one amount at the start of Tuesday

If the Friday, Monday or Tuesday aren't working days, we'll add your change over the extra days. We'll work out the total amount of your change at the end of the first working day and transfer it to your chosen savings account at the start of the next working day as long as this doesn't take your bank account overdrawn or more overdrawn.

Want to change your mind?

Use online banking to cancel Save the Change or alter the savings account you transfer your change to.

If you need this communication in another format, such as large print, braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: bankofscotland.co.uk/contactus/signvideo

If you need support due to a disability please get in touch.

If you want to make a complaint, you can message us in the app 24/7 or find support online at: bankofscotland.co.uk/contactus/complain

You can also call us on **0800 072 8668 (+44 131 278 3729** outside the UK). Or visit a branch.

You can also write to:

Bank of Scotland
The Green Building
Leeds
LS78 1LB

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme: bankofscotland.co.uk/fscs We are covered by the Financial Ombudsman Service.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply. bankofscotland.co.uk/aboutonline/online-conditions

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This information is correct as of April 2026.