

Silver Account

A guide to all your Silver Account benefits.



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

Discover how much more you get with your Silver Account.

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

- Call Silver Membership Services on 08456 02 02 01 (or +44 1313 33 00 32 from abroad).
- Visit [bankofscotland.co.uk/silver](https://www.bankofscotland.co.uk/silver)
- Or pop into any of our branches.

Your Bank of Scotland Visa debit card.

The key to all your Silver Account benefits.

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

call **08456 02 02 01** or
+44 1313 33 00 32 for
general queries.

Things you need to know.

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

Your benefit	Key benefits	Things to be aware of
Insurance benefits		
European Travel Insurance from AXA	<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 £1,500) Multi-trip European travel covered Cover for you and your partner 	<ul style="list-style-type: none"> Cover stops on your 65th birthday Existing medical conditions are not covered The standard maximum trip duration is 22 consecutive days Excesses may apply Must live permanently in the United Kingdom for at least six months during each 12-month period following opening of the account Covers UK travel when three or more consecutive nights' accommodation is booked Must be registered with a medical practitioner in the United Kingdom
AA Breakdown Cover	<ul style="list-style-type: none"> Roadside Assistance 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 Must be more than 1/4 mile from home 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 Silver 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 from Lifestyle Services Group	<ul style="list-style-type: none"> • Phone insurance is for one phone on a sole account and two 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 • £100 excess on iPhone claims, £50 excess on all other claims • Maximum of two claims in any 12-month period
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

European Travel Insurance.

For you and your partner.

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

- Take as many trips as you like.
- You're covered for up to 22 days per trip.
- New-for-old replacement on baggage under two years old if it's lost or stolen.
- Covers leisure trips with optional upgrade for business trips.
- Optional upgrades including worldwide travel available at extra cost.

Helping you in an emergency.

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

Check you're covered.

You are eligible as long as both travellers are under 65 years old and resident in the UK.

Your policy details.

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

For extra protection.

To upgrade to even better baggage cover, worldwide travel and winter sports cover, or get protection for a trip over 22 days long turn to page 11 of your policy document then call Silver Membership Services before you travel.

Waive your excess.

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



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 Silver 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 Silver 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 Silver Membership Services and we'll put you through to the AA or call the AA direct on 0800 980 57 92.
- You'll be asked for your Silver 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 Silver 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.

Silver Membership Services:

call **08456 02 02 01** or
+44 1313 33 00 32 from abroad.

Mobile Phone Insurance.

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

Good news. Your Silver 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 Silver 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 reference 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 Silver Account (including joint accounts) over any one 12 month period. There's a £100 excess on iPhone claims and a £50 excess on all other claims.

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 Silver Membership Services or visit bankofscotland.co.uk/mobilephone, with this information handy:

- Your Silver 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 Silver Membership Services.

How to make a claim.

If your phone is lost or stolen.

- Contact your mobile network within 24 hours so they can block your 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 Silver Membership Services or going to bankofscotland.co.uk/mobilephone

If your phone is damaged.

- Report the incident to us within 48 hours by calling Silver 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.

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 Silver Membership Services. You'll be asked for your card numbers, so please have them handy.

Lost or stolen card:

call Silver Membership Services on **08456 02 02 01** or **+44 1313 33 00 32** from abroad.

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

For full terms, conditions and limitations please see pages 12 - 22 of the Small Print policy document.

Exclusive Saver.

Boost your savings.

With Silver, the benefits don't stop with your current account. Open an Exclusive Saver Account and gain 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

To open your instant access Exclusive Saver:

call **08456 02 03 04**, visit your local branch, or go to bankofscotland.co.uk/exclusivesaver

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
Cost:	£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
Cost:	£0	£0

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

Sentinel® Card Protection.	Worth up to (per year)*	£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
Worth up to:	£20	£249
Cost:	£7.95	£96
Saving up to:	£12	£153

*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.

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

	Worth up to (per year)*
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
Worth up to:	£35	£420
Cost:	£12	£144
Saving up to:	£23	£276

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

	Worth up to (per year)*
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
Worth up to:	£55	£662
Cost:	£17	£204
Saving up to:	£38	£458

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

	Worth up to (per year)*
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
Worth up to:	£88	£1,056
Cost:	£25	£300
Saving up to:	£63	£756

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/silver

Your Silver Account is worth up to £249 per year.

This is based on the following:	Estimated annual value
European Travel Insurance	£90
AA Breakdown Cover	£56
Mobile Phone Insurance	£83
Sentinel® Card Protection	£20
Total value	£249

Saving based on the total worth value minus paying the Silver Account monthly fee for a year: £153.
See the Small Print policy document or visit bankofscotland.co.uk/silver 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

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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. All information correct as at July 2011.