

Student Account



When you've
reached the
next level.

Up to
£1,500
interest and
fee-free tiered
overdraft



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

The Bank of Scotland 2011/2012 Student Account.

Our Student Account is packed with everything you need to make sure you make the most of your time at university or college.

From an interest and fee-free overdraft to a range of great offers including free YHA membership for three years. Our Student Account is the perfect way to prepare for the road ahead.

Benefits well worth studying:

- **Up to £1,500 tiered interest and fee-free Planned Overdraft.**
Get up to £1,500 in years one to three, and up to £2,000 in years four to six (subject to application and status, you must be 18 or over to apply).
- **Internet Banking, Mobile Banking, PhoneBank and Money Manager.**
Manage your money 24 hours a day, seven days a week*.
- **Bank of Scotland Student Credit Card.**
A helping financial hand when you really need it†.
- **Bank of Scotland Visa debit card.**
To use at home and abroad.
- **Option to sign up for Save the Change.®**
Makes saving effortless, by helping you save every time you use your Visa debit card.

*Please note that although you can give us instructions 24 hours a day, 7 days a week through Internet Banking and Phonebank some of those instructions cannot be processed until the next working day. For example, if the instruction is given after 10pm or at weekends or bank holidays.

†You must hold a current account with us for at least three months, subject to application and status.

We've also packed in these offers:

- **YHA membership for three years.**
Get discounts at around 4,000 hostels around the world.
- **40 free music downloads from eMusic plus a free Mini Speaker.***
Stock up your MP3 player with a free trial. eMusic has over eight million tracks for you to download.

*Mini Speakers are subject to availability and free music offer subject to terms and conditions. Your free trial expires 14 days after registration or when you exceed your free trial credit (whichever comes first), at which time, you will automatically become a paying eMusic member. See pages 11 - 12 for details.

Top Tip.

Remember to register for your benefits, including applying for your tiered interest and fee-free Planned Overdraft so you take advantage of the student offers on your account. Please read the brochure for full details.

Benefits to help you manage your money.

Being at university or college is an exciting time. There'll be lots going on so here's how our Student Account can help:

Up to £1,500 interest and fee-free Planned Overdraft.

An Overdraft can be Planned or Unplanned. Planned Overdrafts mean you agree a maximum borrowing limit with us in advance. An Unplanned Overdraft is where you use more money than is available in your account without asking us first.

You can apply for tiered interest and fee-free Planned Overdraft* of up to £1,500 (subject to application and status). In the first year you can apply for an overdraft of up to £500 for the first six months, you can then apply to increase it up to £1,000 in months seven to nine. From month 10 you can apply to increase it up to £1,500 – helping you to manage your spending over your first year.

We also offer an interest and fee-free Planned Overdraft of up to £1,500 in years two and three, and up to £2,000 in years four, five and six. You must be 18 or over to apply.

If you stay within your agreed interest and fee-free Planned Overdraft limit you won't pay any fees on the account.

£10 Buffer.

If you go over your interest and fee free Planned Overdraft limit by £10 or less, or use an Unplanned Overdraft of £10 or less we won't charge you any overdraft fees or interest. But, if you go over by more than £10 then you will be charged fees and interest. For more information please see our Banking Charges Guide.

Grace Period.

If you accidentally go over your interest and fee-free overdraft limit by more than £10 we'll help you avoid charges by giving you until 3.30pm that day to avoid any overdraft fees you may incur that day. The money needs to clear the same day. So you could pay in cash or transfer money from another personal current account you have with us using Internet, Telephone or Mobile Banking. Register for Mobile Banking and Limit Alerts and you'll automatically get a text to tell you when you are near to, or over your limit. So you can make the most of the Buffer and Grace Period.

*Overdrafts are repayable on demand.

Mobile Banking.

Smarter ways to manage your money.

Our free Mobile Banking service helps you keep track of your Bank of Scotland personal accounts when you're on the move. You can view your balance, transfer money between accounts, make payments and also set up new ones.

You can also sign up for a range of text message services including Weekly Balance Alerts and Overseas Transaction Alerts to help keep track of your money.

We don't charge for Mobile Banking but your mobile operator may charge for some services, so please check with them. You must be registered for Internet Banking. Services may be affected by phone signal and functionality.

Terms and conditions apply, please contact us to find out more.

Text Message Services.

Limit Alerts.

We'll send you a text message to let you know when you're getting close to, or over your account limit so you can avoid paying any Unplanned Overdraft fees. Limit Alerts are sent before 10am UK time Monday to Friday (excluding Bank Holidays).

High or Low Balance Alerts.

You can set your own high and low balance limits so you always know how much money you have in your account. We'll send you a text to let you know when you've reached either of your limits.

Weekly Balance Alerts.

Once a week we'll send you a text message with your balance and your last six transactions. Simply choose the weekday and time you'd like us to send it.

More than just a bank account.

Free YHA membership for three years.

With our Student Account, you'll get three years' YHA membership completely free.* So wherever you want to go in the world, you can be sure of a warm welcome and a clean bed. Membership gives you great discounts at hostels in England and Wales as well as being your passport to a worldwide network of around 4,000 hostels in more than 90 overseas destinations.

To apply:

Call the YHA on **01629 592 700** and give the reference BOS2011, as well as the first four digits on your Bank of Scotland Visa debit card. They will then send you full details and a membership card. Lines are open between 8am and 8pm, Monday - Friday and 9am and 1pm on Saturday.

***You must apply before 1 August 2012.**

Free eMusic downloads and portable speaker.*

Don't spend time shopping around to download your favourite tracks. Stock up your MP3 player with 40 music downloads from eMusic with a free trial†. Choose from over eight million songs from legendary and emerging artists in every genre. What's more, you'll also receive a free Mini Speaker (subject to availability) to play your new tracks on.



How to download:

You can get your downloads at www.emusic.com/bankofscotland

***Offer valid until 1 August 2012.**

†Mini Speakers are subject to availability and free music offer subject to terms and conditions. Your free trial expires 14 days after registration or when you exceed your free trial credit (whichever comes first), at which time, you will automatically become a paying eMusic member.

See page 12 for the full terms and conditions of this limited time offer.

For more information:

To find out more on the benefits included in your Student Account, see pages 11 and 12.

More options for you.

Bank of Scotland Visa debit card.

Using your Bank of Scotland Visa debit card is fast, easy and convenient. It's safer than cash, less hassle than cheques and accepted worldwide, anywhere you see the Visa symbol.

Your Bank of Scotland Visa debit card is your perfect travel companion – you can use your card for shopping, dining out or taking cash out at an ATM, bureau de change or local bank displaying the Visa symbol, once you're there. It's accepted at more than 27 million outlets across the world. There are charges for using your card abroad, please see our Banking Charges guide for details.

You can also use it to get up to £50 cashback at most supermarkets.

Your money won't go travelling unless you do.

Let us know your travel dates and where you're heading before you leave; that way we know to expect overseas transactions in your account. Pop into your local branch or call **08457 21 31 41** and make sure we have your best contact number or mobile number before you go. Plus, register for and receive a Text Alert when your Bank of Scotland Visa debit card is used abroad, so if it wasn't you, you can do something about it straight away. We'll tell you whether it was used to withdraw from a cash machine or make a purchase (including those made online, over the phone or by mail order to companies overseas). Then, if you believe someone else made the transaction without your knowledge, you can call us on **08457 21 31 41** or if you're calling from abroad **+44 1313 392 573** – save this number to your mobile in case you need to talk to us when you are away.

Bank of Scotland Student Credit Card.

Why should I apply for a Credit Card?

Money may be tight because you are waiting for your wages or your student loan to come through. A credit card can add a bit of extra flexibility to how you manage your money, as well as offering a convenient and secure way to pay. We understand just how important it is that you know exactly where you are with your finances, so we've made sure our credit card has got all the services and features you need to keep you fully informed. All this means that a credit card is a great way of managing your money, not just spending it.

Take advantage of a flexible, convenient and secure payment type.

- Make payments in a way that suits you. Set up a Direct Debit for your payments, for any amount, from the minimum payment to the full amount.

If you pay off your full balance on time each month you won't pay any interest on purchases you make.

- Spend with confidence, online, by phone or in shops, knowing credit card transactions have greater protection than other types of payments.
- Set travel flags before you travel abroad to help avoid your card being declined unnecessarily.
- If your card is used in an unusual place or an odd way, we will get in touch with you to double check that it is OK.
- Take advantage of our free Text Alerts, giving you peace of mind when you manage your account, such as letting you know when we have received your payment every month and letting you know when your statement is on its way.
- Manage your account online, by phone through our UK call centres or in branch.

Representative example:

The interest rate for purchases is	with a representative rate of	based on you borrowing
19.94% p.a.	19.9% APR	£1,000
variable	variable	and repaying it over 12 months

Credit limits vary depending on our assessment of your circumstances.

For more information:

For more information on a Bank of Scotland Credit Card call **08457 29 39 49** if you have a Bank of Scotland Student account. Lines are open Monday - Friday 8am to 10pm, Saturday - Sunday 8am to 6pm. To apply for the Bank of Scotland Student Credit Card whilst you're studying, speak to a staff member in branch.

More options for you.

Internet Banking and Telephone Banking services.

To make life a little easier, you can do most of your banking over the phone with Telephone Banking on **08457 21 31 41**. Or, if you're calling from abroad or would prefer not to use our 0845 number you can call us on **+44 1313 392 573**. You can also have 24 hour access to your account at **bankofscotland.co.uk**

Save the Change.[®]

Once you've opened a Bank of Scotland Student Account, you can sign up to our Save the Change[®] service, which helps you save money in the easiest possible way. Each time you use your Bank of Scotland Visa debit card and your account is in credit, we'll round up the amount you spend to the nearest pound, and put the change in an eligible savings account.

It could help you save up for something, without even noticing. For more information go to **bankofscotland.co.uk**

Applying for a Student Account is easy.

You can apply at any branch.

Have a look at the box to see exactly what you'll need to apply.

Please don't worry if you don't have any of the items listed opposite, as we may be able to accept other items. For more information ask in any branch or call us.

1. Proof of ID.

Such as a driving licence or passport.

2. Proof of your address.

Anything official with your name on it, that's less than three months old (except a mobile phone bill), such as a bank statement or a letter from a university, college or UCAS.

3. Proof of your student status.

We'll need one of the following:

- A UCAS confirmation of place letter (usually issued after your A Level or Higher results during August).
- A letter from your university or college confirming your place.

Terms and Conditions.

Our agreement with you is made up of general conditions (contained in the Bank of Scotland Bank Account Conditions) and additional conditions. These include the conditions below 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 Bank Account Conditions, the additional conditions apply.

Eligibility.

To have a Student Account you must be 17 or over, be resident in the UK for at least three years and be studying for a full time course that lasts for a minimum of two years or be on a one year access course leading onto a full time degree.

You can only have one Student Account with us in your sole name and you cannot have a Student Account with another provider. You must tell us if you are no longer eligible for the Account.

When you are no longer eligible for the Student Account, for example you graduate from your course or after a maximum of six years, we will convert your account to a Graduate Account, unless you make alternative arrangements with us. If you are not eligible for a Graduate Account (for example you leave full time study before graduating) we will convert your account to a Classic Account (or similar account if it is no longer available). Once your account is converted, the benefits connected with your Student Account will stop.

Where we change your type of account we will tell you before making the change and will give you the details of your new account.

Overdrafts.

Planned Overdraft.

In your first year you can apply for an interest and fee-free tiered Planned Overdraft of up to £1,500 (subject to status and approval). You can apply for up to £500 for the first six months, up to £1,000 in months seven to nine and up to £1,500 after that. In your second and third year at university, you can apply for an interest and fee-free Planned Overdraft of up to £1,500, and in years four to six you can apply for a Planned Overdraft of up to £2,000. In all cases, you need to apply for your Planned Overdraft and each of the increases.

Unplanned Overdrafts.

If you go overdrawn unexpectedly we may agree to cover your payments with an Unplanned Overdraft. There are charges for this – see our Banking Charges guide for details. If you have an overdraft when your Student Account is converted to a different account,

then the interest rate and fee for that account will apply from the date your account is transferred.

Cooling off.

If you are not happy with your Student Account within 14 days of opening your account, we'll help you to move to another of our accounts or return any deposits you have made with any earned interest to you. For details of our current interest rates, please visit bankofscotland.co.uk or visit your nearest branch.

Your Student Account Benefits.

As a Student Account holder you are eligible to apply for the benefits set out below.

Mobile Banking.

If you register for Text Alerts through our Mobile Banking service we'll send you a pack with full details of the service.

For more information and full terms and conditions, or to register for Mobile Banking Text Alerts please call Telephone Banking on **08457 31 31 41** or visit bankofscotland.co.uk/mobilebanking

YHA membership.

You are eligible to apply for three years' free YHA membership, the card will be valid for 36 months from the date of issue. Applications are limited to one per customer. To apply for your YHA card call **01629 592 700** between the hours of 8am and 8pm Monday - Friday and 9am and 1pm on Saturday. You will need to quote BOS2011 and the first four digits of your debit card. You must apply for your YHA card before **1 August 2012**. Your YHA card is subject to the YHA terms and conditions (as amended from time to time). YHA (England and Wales) Ltd whose registered office is at Trevelyn House, Dimple Road, Matlock, Derbyshire DE4 3YH (registered number 00282555).

eMusic.

You are eligible to get a £16.80 eMusic music credit and a Mini Speaker (subject to availability) free with an eMusic trial subscription. Offer available to first-time eMusic music customers only in the UK. Internet access, registration, and credit or debit card required. Your free trial expires 14 days after registration or when you exceed your free trial credits (whichever comes first) at which time you will automatically become a paying eMusic member. Plans start at £9.99 per month. Cancel your subscription before the end of your free trial period or before you exceed your free trial credit and you will not be charged. To cancel visit www.emusic.com/cancel Mini Speakers are only available to the first 2,000 people who successfully register for a trial subscription to

eMusic through this offer. If you qualify for a Mini Speaker eMusic will email you to confirm your postal address. Your speaker will then be mailed to the address you sent to eMusic by standard post within four weeks of this date. Offer valid until **1 August 2012**. Offer and eMusic's prices are subject to change and are subject to eMusic's terms of use located at www.emusic.com/legal/terms.html eMusic and the eMusic logo are either registered trademarks or trademarks of eMusic.com Inc. in the UK or other countries. All rights reserved. eMusic is not responsible for products, services or claims made by Bank of Scotland. www.emusic.com/bankofscotland eMusic.com Ltd is a limited company registered in England and Wales. Registered number: 05702595. Registered office: Trigen House, Central Boulevard, Blythe Valley Park, Solihull B90 8AB, England.

Overdrafts, Loans and Credit Cards.

How much we lend, if any, and the issue of a Credit Card is subject to application and depends on our assessment of your personal circumstances. You must be 18 or over, and resident in the UK, to apply. Overdrafts are repayable on demand.

You will need to apply for your Planned Overdraft at your local Bank of Scotland branch, Telephone Banking (**08457 31 31 41**) or online if you are registered for Internet Banking (bankofscotland.co.uk).

Important information.

Bank of Scotland Visa debit card.

- Once you receive your Bank of Scotland Visa debit card you can use it straightaway to make purchases and withdraw money at any ATM.
- If you want to change the PIN to a number that's easier to remember just follow the on screen directions at any Bank of Scotland Cashpoint®.
- If you set up payments with companies allowing them to charge an amount regularly to your Bank of Scotland Visa debit card (known as 'recurring transactions') and you later want to stop those payments, remember to cancel any instructions with the company. We can't do this on your behalf.
- There are various rates and charges associated with using your Bank of Scotland Visa debit card, both in the UK and abroad.

Going Abroad?

To use your Visa debit card hassle free when you go abroad, make sure we hold your up-to-date mobile or best contact number* by calling **08457 31 31 41** or update your contact details on Internet Banking if you're registered for this service. It's a good idea to save our overseas number **+44 1313 392 573** on your mobile in case you need to get in touch with us.

*Your mobile number will not be used for marketing purposes unless you've already agreed with us that it can be.

Safeguarding your account.

What can I do to avoid theft or fraud?

Here are some simple rules to follow so that you're always in control of your money:

- Make sure that your cheque book and cards are safe, but don't keep them together.
- We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- Always sign your cards in ballpoint pen as soon as you receive them.
- Always be sure that before you give your bank details out that you know who you're giving them to and why they need the information.
- Ensure that you keep your Visa debit card receipts in a safe place and dispose of them carefully making sure the Visa debit card details cannot be read.
- Check your statements regularly and get in touch if you see any transactions you don't recognise.

What should I do if my Visa debit card and cheque book are lost or stolen?

You must report any theft or loss as soon as possible so that we can prevent other people from using your account. Please call any Bank of Scotland branch or the 24-hour Lost and Stolen Cards service on **08457 20 30 99** or **+44 1313 392 573** if calling from abroad.

You will receive replacement cards and/or chequebooks from us usually within five working days of notifying us.

Useful information.

Paying money in.

Paying in money at any Bank of Scotland branch.

Lots of people pay in over the counter, but to save time, you can use any **depositpoint™**. Just use the special paying-in envelope and paying-in slip situated near the **depositpoint**.

We can even send you a personalised paying-in book with all your details to save you even more time – just ask a member of staff for more information.

As long as you pay cash in at the **depositpoint** before the cut off time of 3.30pm it'll be processed on the same day and you'll then be able to take out the money straightaway. Cheques can take up to six working days after we receive them for you to be sure the money will be available for you to use.

If you use this service after 3.30pm or at the weekend, we will start processing your payment the next working day. Please remember that weekends and Bank Holidays are not counted as working days.

What happens when I pay cheques in?

From the moment you pay in cheques of up to £1,000 over the counter at a Bank of Scotland branch between 9am and 4.30pm on a weekday, we'll use the value of them to reduce the interest you would otherwise pay on an overdraft.

For more information about when cheques you either write or pay in will be processed and the money can be accessed, please see Bank of Scotland Bank Account Conditions.

Paying bills and making regular payments from your account.

How do Direct Debits work?

A Direct Debit is when you authorise a business or other organisation to collect varying sums of money from your account on a regular basis. The organisation must give you advance notice of the amounts and dates. And with all UK Direct Debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a Direct Debit in the UK, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- You can set up Direct Debits to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.
- When you want to end or change an agreement, just tell us.
- And with all UK Direct Debit payments, you have our guarantee of a refund in case of any mistakes. Should a company collect one of your payments by Direct Debit in the UK, by mistake, we will refund your account as soon as we are aware there's a problem.

How do standing orders work?

A standing order is an instruction you give us to make regular fixed payments to another bank account. You can set up standing orders through Telephone Banking on **08457 31 31 41** or through Internet Banking. Just tell us if you need to cancel or change the payment the day before it was due to be made.

How long do my payments take?

The majority of payments made (other than by cheque and Direct Debit) to a UK Bank will be processed using the Faster Payments Service with payments usually reaching the receiving account within two hours. Payments for larger amounts may take up to a day. We will advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service.

If we cannot make the payment using the Faster Payments Service you can contact us on **08457 31 31 41** or call into your local branch to ask if there is any other method available to make the payment.

Any payment you make to another Bank of Scotland account will get there the same day the money leaves your account.

For more information about the time it takes to make a payment please see Bank of Scotland Bank Account Conditions.

Stopping a cheque.

If you need to stop a cheque you've written from being paid, please come into your nearest branch or call us on **08457 31 31 41** to tell us.

The UK Cheque Guarantee Card Scheme closed on 30 June 2011. As a result, we will not guarantee any cheques written and dated after 30 June 2011, even if your card has a cheque guarantee symbol.

Sending money abroad.

We offer a wide range of International Payment services that allow you to send money overseas quickly, securely and easily.

You need two codes to send money to a bank account abroad: the international bank code (BIC) and international bank account number (IBAN) of the person you are sending money to. These are similar to our sort codes and account numbers in the UK and you must have these numbers to make sure a payment is credited promptly and accurately. The person receiving the money must give you their bank details.

There are charges to use our International Services, if you'd like more information about our International Services, contact our helpdesk on 0845 300 0101, Monday-Friday 8.30am - 5pm, or call Telephone Banking on **08457 31 31 41**, 24 hours a day. You can also visit any Bank of Scotland branch.

Summary Box: Student Credit Card

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

APR	Representative 19.9% APR (variable)				
Interest Rates	Introductory rate		Monthly rate	Simple annual rate	Effective annual rate
	Purchases	N/A	1.527%	18.324%	19.94%
	Cash Withdrawals	N/A	2.075%	24.900%	27.95%
	Balance Transfers	N/A	1.527%	18.324%	19.94%
Interest-Free Period	Maximum 56 days for purchases if you pay the full balance shown on your previous and current statement on time.				
Interest Charging Information	You will not pay interest on new purchases if you pay the full balance shown on your previous and current statement on time. Otherwise, the period over which interest is charged is as follows:				
		From	Until		
	Purchases	Date debited to your account	Paid in full		
	Cash Advances	Date debited to your account	Paid in full		
	Balance Transfers	Date debited to your account	Paid in full		
Allocation of Payment	We use any payments you make to pay off Transactions that appear on your statement starting with those on which we charge the highest rate of interest, and so on down to the lowest rate of interest. If the payment is not enough to pay off all Transactions at a particular interest rate, we will pay off Transactions charged at that interest rate in the following order: Cash Withdrawals, Purchases, Balance Transfers and Cheques, followed by the charges in conditions 7.1, 7.2 and 7.3 (see the default charges section below for details of these charges). If you pay more than the amount due shown on your statement, we will use any remaining payment to pay off Transactions that have not yet appeared on your statement in the same order as those that do appear on your statement. In this condition, 'Transaction' includes the amount of the Purchase, Cash Withdrawal or Balance Transfer plus any interest, charges or insurance payment charged as a result of that Transaction. For example, a Cash Withdrawal charge is included as part of a Cash Withdrawal.				
Minimum Repayment	You must make a minimum payment by the payment date every month of an amount equal to the total of interest, any charges payable under condition 7.1, 7.2 or 7.3 and 1% of the balance shown in your statement (minimum £5, or the full balance if less than £5). In addition to your minimum payment, you can repay all or part of what you owe at any time.				
Credit Limit	Minimum Credit Limit	£500. Your cash limit is 50% of your actual limit.			
	Maximum Credit Limit	Subject to status.			
Fees	No annual fee				
Charges	Cash Withdrawal	3% or minimum £3			
	Balance Transfers	3% for each individual Balance Transfer.			
	Credit Card Cheques	3% or minimum £3 for each individual cheque.			
	Foreign currency transactions	2.95% of the amount of the sterling transaction value.			
	Copy statements	£6 for copies of non-current statements.			
	Copies of transactions	£5 for each copy of a record of a transaction.			
Default Charges	Late Payment charge, Returned Payment charge and Overlimit charge	£12			

For longer term borrowing it may be more appropriate to choose a loan from Bank of Scotland.

If you would like to find out more about this you can call Bank of Scotland Personal Loans on **08457 20 30 49** or visit bankofscotland.co.uk/loans or call into a Bank of Scotland branch where our staff will be happy to help.

How much we lend depends on our assessment of your circumstances. You must be 18 or over to apply and a UK resident.

Bank of Scotland is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you. If you'd like to talk to us about the choices you've made or would like advice we will be happy to refer you to a member of staff who will be able to help you. They will also be able to help you if you're experiencing financial difficulties.

Credit cards are designed to be a flexible form of borrowing. Paying the minimum amount every so often can help you manage your money more effectively, although we would not recommend that you make minimum payments for a long period of time once your promotional offers have ended. Once your account is open, you can set up a Direct Debit for any fixed amount over the minimum payment by calling **0845 606 2172**. Lines are open Monday-Friday 8am-10pm, Saturday-Sunday 8am-6pm.

The following example highlights the difference between only paying the minimum and paying a fixed amount:

For a purchase of £1,000 on your Student Credit Card...

Monthly payment	If you pay the minimum payment each month	If you pay £50 each month
Without taking into account any introductory rates, how much interest will you be charged in the first year?	£175	£151
How much interest will you be charged in the second year?	£155	£62
How long would it take to clear the balance?	18 years 5 months	2 years 2 months

The above example assumes the following:

- The transaction takes place on 1 January and you make no further transactions.
- You always make the payment each month on the 15th.
- Your statement is produced on the 1st of each month.
- This is a simple example and does not account for any annual fees or introductory rates.

Lloyds TSB is a responsible lender and we only want you to borrow what you can afford and in a way that is best for you.

If you'd like to talk to us about the choices you've made or would like advice, we will be happy to refer you to a member of staff

who will be able to help you. They will also be able to help you if you're experiencing financial difficulties.

How to apply:

To apply for a Student Account visit your local branch – see page 10 for ID and information required.

For more information on the Student Account visit bankofscotland.co.uk/student or call 08457 21 31 41.

Open a Student Account today.



In branch

Apply in person – talk to our in-branch team.



Online

For more information visit bankofscotland.co.uk/student



By phone

For more information or to book an appointment, in branch, to open an account call **08457 21 31 41**.

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) or Textphone on **0845 300 2281** (lines are open 24 hours a day, seven days a week).

We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Cashpoint® and Save the Change® are registered trademarks and are used under licence by Bank of Scotland plc. depositpoint™ is a trademark and is used under licence by Bank of Scotland plc. UCAS does not endorse promotional material from any organisation. Overdrafts are repayable on demand and are subject to our assessment of your circumstances. You need to be 18 or over to apply.

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 of the code can be obtained from www.lendingstandardsboard.org.uk As part of Lloyds Banking Group, Bank of Scotland is a Proud Partner for Scotland of the London 2012 Olympic Games and Paralympic Games. All information correct as at October 2011.

1/4520355-7 (10/11)

Bringing London 2012
closer to Scotland
bankofscotland.co.uk/trackside



proud partner for Scotland