

Under 19s Account



With you on days in and nights out.

A current account for 16-18 year olds.



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

Welcome.

Your Bank of Scotland current account.

Your Under 19s Account is a great place to save for something special, pay in your wages or just keep your money safe. To make getting hold of, and spending, your money easier you can have a Bank of Scotland Visa debit card.

Our Under 19s Account offers you:

- Access to a wide network of branches and Cashpoint® machines – so you can access your money easily and quickly wherever you are.
- Access to our Telephone Banking and Internet Banking service.
- Option to top up your Pay as You Go mobile at most Bank of Scotland Cashpoint® machines.
- Save the Change® – an easy way to save every time you use your Visa debit card.

- Instant interest on your cheques paid into your account.*
- Earn a great variable rate of interest, paid quarterly, of 2.50% AER† (2.47% Gross†) on balances up to £2,500 and 0.10% AER (0.10% Gross†) on amounts above this.‡ Visit bankofscotland.co.uk for details of current rates.
- Mobile Banking is available on your phone to help you keep in control of your finances.
Weekly Balance Alerts and Overseas Transaction Alerts by text to help you keep track of your money.
Although we don't charge for Mobile Banking your mobile operator may charge for some services, so please check with them.
- Discounts from the AA Driving School.

* Applies to cheques paid over the counter between 9am – 4.30pm weekdays, to a maximum daily value of £1,000. Only applies to Bank of Scotland personal current accounts paying interest.

† AER (Annual Equivalent Rate) – the rate of interest was paid and compounded once a year.
Gross rate – the rate before we take income tax off.

‡ Correct as at July 2011.

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What you get with your account.

Whether you're studying, starting a new job or taking time out, your Under 19s Account will help you take care of everyday banking needs — like paying in money, paying bills and withdrawing cash.

Easy access to your money.

- A Visa debit card to use at over 500,000 places in the UK, 27 million outlets worldwide and online.
- Withdraw up to £300 a day from any Bank of Scotland Cashpoint machines free of charge or LINK cash machines (a charge may apply).
- Withdraw up to £50 cashback free of charge in most supermarkets.

Great value service.

- No charges for everyday transactions. Other charges may apply— please see our Banking Charges guide in branch or visit bankofscotland.co.uk or call **08457 21 31 41** for details.
- Access to our Telephone and Internet Banking services 24 hours a day, seven days a week.

- Register for Mobile Banking Text Alerts. This service lets you use your phone to help keep up-to-date and in control of your finances.

See page 9 for more details.

Save up to £75.99 with the AA Driving School.

This might come in handy now or it may be a while before you turn 17. Either way, as long as you're an Under 19s Account customer you'll be able to take advantage of these driving discounts.

Money off driving lessons:

You can save £36 on AA driving lessons when you book your first block of 12 lessons – that's £3 off each lesson.

Free AA 'Pass your Test' CD-ROM:

Just get your driving lessons booked and receive a CD-ROM to help you learn, worth £19.99.

Money off 'Pass Plus':

After you pass, you can go on and save £20 off Pass Plus – the DSA recognised qualification for practical skills of a more advanced level, such as motorways, night driving and driving on country roads. This qualification could secure a discount of up to 35% on car insurance.

To redeem these offers:

Call the AA Driving School on **0800 975 3679** quoting 'BOSU192', between 8.30am to 8pm Monday to Friday and 9am to 5pm at weekends.

Using your Bank of Scotland Visa debit card.

Your new Bank of Scotland Visa debit card gives you a quick and easy way to buy what you want wherever you see the Visa symbol. You can keep track of the money in your account with mini statements as often as you like from any Bank of Scotland Cashpoint machine.

You can use your Visa debit card:

- In shops.
- Online.
- Over the phone.
- To take out up to £300 a day from any Bank of Scotland Cashpoint machine free of charge or LINK cash machines (a charge may apply).
- To withdraw £50 free of charge in most supermarkets.

Going abroad.

- If you decide to travel abroad you can use your Visa debit card to pay for things anywhere where you see the Visa sign, including shops, restaurants and cafes.
- It's more convenient and safer than carrying lots of cash around, plus you can withdraw local currency from any cash machine that displays the Visa sign.

Charges apply, see our Banking Charges guide for full information or ask any member of staff for details.

Things to be aware of:

When you use your Bank of Scotland Visa debit card, the amount of the transaction may be set aside. This means that the amount of the transaction is reserved until the money leaves your account. So you won't be able to use the money for anything else, even though it's still shown in your account.

If you set up payments with companies allowing them to charge an amount to your Bank of Scotland Visa debit card regularly (known as recurring transactions) and later want to stop those payments, remember to cancel any instructions with the company. We can't do this on your behalf.

Bank of Scotland

Visa debit card security.

The safety of your account is our priority. That's why your Visa debit card includes a chip which holds your PIN (Personal Identification Number). You'll need this four-digit number whenever you use your Visa debit card to buy things or take out cash from cash machines.

Chip and PIN means entering your PIN into a keypad when you use your Visa debit card to buy something instead of signing a receipt.

Using it is simple:

- Insert your Visa debit card into a card reader or PIN pad.
- Check the amount shown is correct then enter your PIN discreetly.
- The machine will check the PIN you entered is correct.
- You will be given a receipt for your purchases which you will not need to sign.

Top Tip.

As most outlets will check your account balance before they process an order, make sure you have enough money in your account so you don't get declined.



Information on your Visa debit card.

1. Card number

This is the long number across the front of your card. This is unique to your Visa debit card.

2. Valid from

This is the date you can start using your Visa debit card.

3. Expires end

You won't be able to use your Visa debit card after this date – but don't worry, we'll automatically send you a new one before then.

4. Cardholder's name

Your name will appear here.

5. Sort code

This is the code that identifies your branch.

6. Account number

Your eight-digit account number will appear here. This is unique to your bank account.

On the back of your Visa debit card:

You'll find seven numbers on the strip where you sign your name. Quite often, websites will ask you for the last three numbers – sometimes they're described as your 'security code'.

Remembering your PIN.

If you're finding it hard to remember the PIN we've issued you, then you can change it to one that's easier for you to remember.

To change your PIN at any Bank of Scotland Cashpoint machine:

- Insert your Visa debit card or Cashpoint card and enter your current PIN.
- Select 'PIN services' (on some machines you may need to select 'Other services' first).
- Choose 'Select your own PIN' and enter a four-digit number of your choice.

Remember, your PIN is secret – we recommend you don't write down your PIN. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or Cashpoint card. You must never give your PIN to anyone else including bank staff.

Top Tip.

Choose a number that you can memorise. For security, you can't choose consecutive numbers such as 1234 or repeated numbers like 5555 and it's best not to choose a year or your birthday.

Lost or stolen cards.

Carrying your Bank of Scotland Visa debit card is much safer than carrying lots of cash. But you must report any theft or loss as soon as possible so that we can prevent other people from using your account.

- Please call into any Bank of Scotland branch, or you can call the Bank of Scotland 24 hour Lost and Stolen Cards service on **08457 20 30 99**, in the UK, or **+44 1313 392 573** from abroad.

You will usually receive your replacement Visa debit card within three to five working days of telling us.



Keeping track of your money.

It's your money so we'll do everything we can to help you keep track of it whichever way you choose to bank.

Our Telephone Banking and Internet Banking services give you access to your account 24 hours a day, seven days a week – perfect for sorting out your everyday banking whenever, and wherever, it suits you best.

- Get an up-to-date balance.
- Check your recent transactions.
- Transfer money to family and friends.
- Set up, view and cancel standing orders.
- Check and cancel direct debits.
- Order your travel money.
- Pay bills.

Telephone Banking.

Telephone Banking is a fast and simple way to access your account – from finding out how much money is in your account to paying a bill. Telephone Banking is open 24 hours, 7 days a week.

How to register – Call our Telephone Banking team on **08457 21 31 41** and ask to register a Security Number to help you get to your account faster. If you need to call us from abroad, or prefer not to use our **0845** number, you can call Telephone Banking on **+44 1313 392 573**.

Internet Banking.

Internet Banking gives you instant access to your account 24 hours a day, 7 days a week. It's also a quick and convenient way to manage your account.

View statements online, order foreign currency and much more.

How to register:

Call us on **08457 21 31 41**, visit any Bank of Scotland branch or go online at **bankofscotland.co.uk**

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

Mobile Banking.

Mobile Banking lets you use your phone to help keep you in control of your finances. It's convenient, secure and we won't charge you to use it, although your mobile operator may charge for some services so please check this with them.

Text Alerts.

To help you manage your current account on the move you can easily set up some or all of these Text Alerts:

- Limit Alerts – we'll send you a text when your account gets near to or reaches zero, so you'll know when you need to be careful with your spending.
- High and Low Balance Alerts – these alerts send out a text when your account reaches a high or low amount previously specified by you.
- Overseas Transaction Alerts – we'll text you when your Visa debit card is used abroad to make a withdrawal or a purchase. This should make it easier for you to spot any fraudulent transactions on your account.
- Weekly Balance Alerts – we'll send you a weekly text message (you choose when you get them) showing how much you've got in your account and up to your last six transactions.

How to register:

You can register for Mobile Banking by calling Telephone Banking on **08457 21 31 41**, through Internet Banking at **bankofscotland.co.uk** if you are registered for the service, or by visiting any Bank of Scotland branch.

Staying in control.

Your Under 19s Account makes it simple to keep track of what you're spending and what's left in your account.

- You can use Bank of Scotland Cashpoint machines 24 hours a day to check your balance or print a mini statement. A mini statement gives you the up-to-date position on your account and shows your last seven transactions.
- We'll also send you regular statements showing all the money that has been paid in or taken out of your account.

Top Tip.

If you want to take out money but you're not sure how much is left in your account, register for Internet Banking and check your statement at any time of day or night.

Top up your mobile.

To make life easier, you can use our free top up service for 'Pay as You Go' mobile phones available at any Bank of Scotland Cashpoint machines.

Top up your mobile.

Six pre-set amounts between £10 and £50 are available for the following networks:

- Orange.
- Vodafone.
- O2.
- Virgin Mobile.
- Tesco Mobile.
- T-Mobile.

Your bank account will be debited in the same way as a cash withdrawal.

Successful top up transactions will reduce your £300 daily withdrawal limit.

Save the Change[®]

We know it's hard to save if you're at school, college or you've just started a job, but Save the Change is a simple way to put a little bit aside without even knowing you're doing it.

- Sign up for Save the Change and every time you make a purchase with your Bank of Scotland Visa debit card, provided your account is in credit, we'll round up the amount spent to the nearest pound. We'll then transfer the difference into an eligible Bank of Scotland savings account of your choice the next working day after the Visa debit card transaction has been processed and the money has left your account.
- Save the Change transfers can also be made from Bank of Scotland current accounts held by family members to your chosen savings account if they wish.

You'll also need one of these accounts to accept your Save the Change savings; Access Saver, Exclusive Saver, Young Saver and Internet Saver.

For further information:

To find out more about Save the Change or our range of savings accounts visit bankofscotland.co.uk/savings or call **08456 02 03 04** or ask in branch.

What to do next.

If you've asked for one, you'll shortly receive your new Visa debit card followed by your PIN a few days later.

- After you have deposited money into your account, you'll be able to use your new Visa debit card to withdraw cash.
- To save time and make it easier to use your new account, you should register for our banking services – Telephone Banking, Internet Banking and Mobile Banking.

For information on how to register, see pages 9 and 10.

What you can expect from us in the years to come.

In the future we will contact you about our Student Account or other appropriate current accounts.

Student Account.

If you are thinking of continuing with your studies, you'll need a bank that can help give you advice and support with your finances throughout your time at college or university. Once your place at university is confirmed we'll change your account to a Student Account. Our Student Account is simple and flexible, offering great benefits if you are studying for a full time degree in the UK.

In the year of your 19th birthday.

If your account hasn't been changed to a Student Account we will change it to a Classic Account or similar account if it's no longer available. We won't make these changes to your account without telling you first.

For further information:

To find out more about all of our available current and savings accounts please call Telephone Banking on **08457 21 31 41**, visit **bankofscotland.co.uk** or any Bank of Scotland branch.

Day-to-day banking.

With your Under 19s Account it is much safer to pay money in than carrying cash or cheques around with you. There are lots of ways to pay in money – you'll soon find the ones that suit you best. Here's the basic information.

Paying money in.

What is BACS?

If you've got a job, it is likely you'll be paid by BACS as most large companies and shops use this method. The money is moved electronically from your employer's bank account to yours. Just give your employer your account name, account number and sort code and they can arrange everything.

However, some employers may choose to pay by cash or cheque. You can pay these into your account in the usual way, by using your paying-in book.

Paying in money at any of our branches.

Lots of people pay in over the counter, but to save time, you can use a **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.

When do I earn interest in the cheques I pay in?

When 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 pay you interest the moment you pay them in.

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 direct debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a direct debit, 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 mobile phone provider, to collect the payments from your account.
- When you want to end or change an agreement, you just tell the company collecting the payments, and then tell us.
- We guarantee all payments made by direct debit. Should a company collect one of your payments by mistake, we will refund your account as soon as we are aware there's a problem.

Day-to-day banking.

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 21 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 through Telephone Banking will be processed quicker than before using the Faster Payments scheme, with payments processed in hours rather than days. We will advise you when you make a payment whether this service is available to you.

If we cannot make the payment using the Faster Payments scheme the payment will take two working days from the date it is taken from your account to reach the other person's bank.

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 21 31 41** to tell us.

Sending money abroad.

We offer a wide range of International Payment services, allowing you to send money abroad quickly, securely and easily. There are charges to use some of our International services, if you'd like more information call us on **08457 21 31 41**, 24 hours a day, 7 days a week, or call into any branch.

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 chequebook 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.

For more information:

Call us on **08457 21 31 41**,
24 hours a day, 7 days a week,
or call into any branch.

Contact us.



By Phone

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



Internet Banking

Visit us at **bankofscotland.co.uk**



In branch

Visit us in branch.

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. (Lines open 9am - 5.30pm, 7 days a week.)

Please contact any of our branches if you'd like this in Braille, large print or on audio.

bankofscotland.co.uk

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.

Save the Change® does not apply to over the counter cash advances, ATM withdrawals or fees charged for non-Bank of Scotland ATM transactions.

AA learning to drive offer.

This offer and any driving lessons purchased are provided by the Automobile Association Limited (the 'AA'), whose registered office is at 22 Grenville Street, St. Helier, Jersey JE4 8PX (number 73356 Jersey), branch office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. We do not accept liability for the provision of any services by the AA.

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.

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 July 2011.

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Bringing London 2012
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