

Account Transfer Performance Statistics

We have agreed with the Office of Fair Trading (OFT) to meet specific targets related to moving accounts for customers, either from another bank to Bank of Scotland, or from Bank of Scotland to another bank.

To make life easier for our customers, our dedicated Easy to Join team smoothly coordinates this process. Our performance against the OFT targets is shown here and we think that the results demonstrate our dedication to meeting customer requirements.

Moving to Bank of Scotland

Task	Promise	OFT Target	Bank of Scotland Achievement*
Standing orders and direct debits	We'll set up standing orders and advise direct debit originators of your new details within three working days of receiving confirmation from you.	80%	100%
Transfer of funds	We'll send the request to your old bank to transfer the credit balance of your account to us within two working days of receiving your signed authority.**	80%	100%
Debit balances	We'll remit to your old bank, sufficient funds to repay the outstanding debit balance, provided we are in a position to do so, within two working days of receiving your request to do so.**	80%	100%

Moving from Bank of Scotland

Task	Promise	OFT Target	Bank of Scotland Achievement*
Transferring standing orders and direct debits	We'll send a list of standing orders and direct debits to the new bank within two working days of receiving a request from either the new bank or the customer.	80%	100%
Cancelling standing orders and direct debits	When instructed to do so, either by the customer or the new bank, we'll cancel all standing orders and direct debits within two working days.	80%	96%
Credit balances and nil balances	Where your account is in credit or has a nil balance, we will action a request to transfer the balance within four working days of receipt and, if requested, close the old account.**	80%	100%
Debit balances	Where your account is overdrawn we will, within four working days of receiving sufficient funds to clear the balance to nil, close the old account if requested.**	80%	100%

*These figures are based on a review of individual files of Bank of Scotland customers who have formally asked us to transfer their account to or from Bank of Scotland between 1st July 2008 and 31st December 2008.

**These targets are not applicable to an account with a secured overdraft.