

Opening a personal account with Bank of Scotland.

Why do we need to verify who you are?

We are committed to protecting all our customers from criminals who may use your name and address for financial crime purposes.

Money Laundering is the way in which criminals disguise money they make from their crimes. 'Dirty' money is turned into clean funds by introducing it into the banking system, making it harder to detect and confiscate. This money is often used to fund further crimes. Since 1994, all banks, building societies and other businesses providing financial services have put procedures in place to stop criminals and terrorists from laundering money.

The first step in the laundering process is for criminals to get their money into an account with a bank or building society, often using a false identity and address.

To stop this, we must have proof of identity and address from you before you can open an account with us. In some instances we are able to check your details electronically, otherwise we will require personal documents. This does not mean that we suspect you of money laundering, but we are required by law to have correctly identified you.

These procedures ensure we are not only complying with the law, but are doing our best to protect all of our customers.

Please help us to prevent financial crime.

Which documents will you need to bring along?

In most cases you will only need to produce one of the following:

- Current United Kingdom (UK)/European Union (EU)/European Economic Area (EEA) photo driving licence.
- Current UK/EU/EEA signed passport.
- EU/EEA National Identity Card.
- Current Passport with Valid UK Visa issued by Australia, Canada, United States of America, New Zealand, South Africa, Singapore, Japan or Hong Kong.

If you don't have one of these items, then you will need to provide us with one document as proof of your identity and an additional document as proof of your address. The proof of identity and proof of address documents which we are able to accept are shown below:

Proof of identity.

- Benefits or pensions notification letter confirming the right to benefit.
- Current UK non photo drivers licence.
- Blue disabled drivers pass.
- All other current signed passports, other than that set out above, with a valid UK Visa.

Proof of address.

- Bank and Credit Card or building society statement (we do not accept statements printed off the internet).
- Current UK driving licence (only if it is not been used as your proof of identification).
- Utility bill dated within the last three months.
- Local authority tax bill for current year.
- Benefits or pensions notification letter confirming the right to benefit (only if it has not been used for proof of identification).

Please do not worry if you do not have any of the items listed above as we may be able to accept other items. Please speak to a member of staff in branch for more information. We reserve the right to obtain additional identification and address verification documents if required.

Please contact any Bank of Scotland branch if you'd like this in Braille, large print or on audio.

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We are covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. This information is correct as at July 2011.