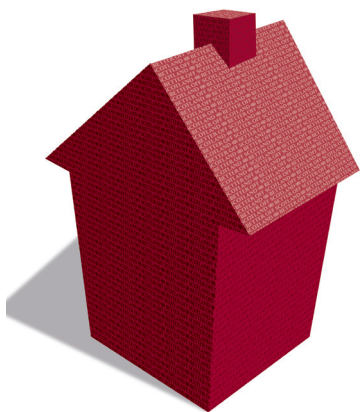
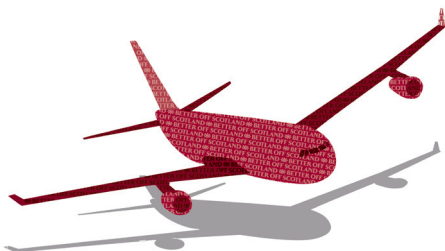


INSURANCE



**Protection for you,
your home, your car,
your pet and your lifestyle.**

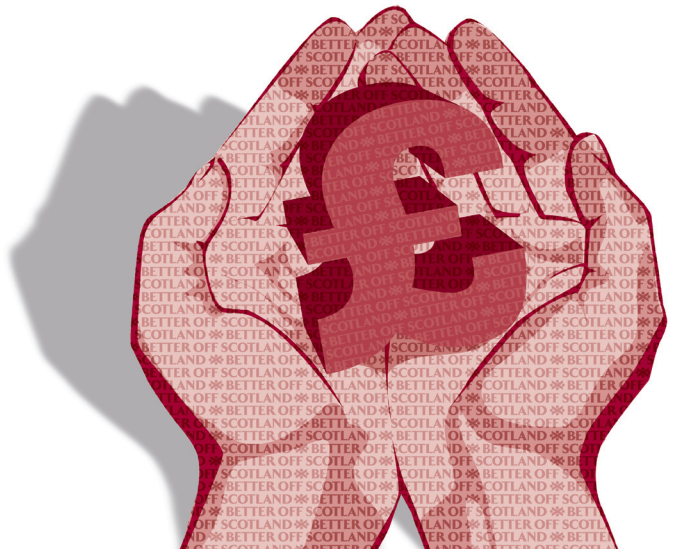
 **BANK OF SCOTLAND**

Great quality cover at an affordable price

Are you covered for the unexpected?

Do you want peace of mind about the things that matter in your life and to know that you won't be left out of pocket should the unexpected happen? Are you, your home, your car, your pet and your lifestyle adequately protected?

Halifax has a great range of insurance products to cover life's eventualities, at affordable prices.



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What to consider when taking out insurance

You can't stop the unexpected happening but with the right insurance, you can protect yourself, your family and your belongings when things go wrong. If you're burgled, insurance can pay to replace the stolen items. If you need medical treatment, insurance can pay for private healthcare. And in the case of accidental injury, insurance can help you financially. As part of our commitment to helping you make an informed decision, here are some things to think about before you take out insurance.

Is insurance right for me?

Car insurance is a legal requirement if you drive and some mortgage lenders request that you have buildings insurance if you take out a mortgage with them. Unlike car insurance, other insurance products aren't needed by law, but they can help give you real peace of mind. If you're not sure about the advantages of a particular type of insurance, we'll be happy to discuss them with you.

What type of insurance is available?

We offer many different types of insurance including car, buildings and contents, travel, life, critical illness, mortgage repayments cover, medical and even insurance for your pets.

Ask yourself what kind of cover you want and at what level.

What commitment do I need to make?

To ensure that you are covered, your commitment is to pay your annual or monthly premium. Most insurance policies cover up to a 12 month period in the event of a valid claim, apart from single trip travel insurance and long term insurance cover such as Life and Critical Illness. We recommend you read the policy summary document provided, to ensure that the insurance product suits your needs. Most policies have a cooling-off period of between 14 and 30 days where you can cancel the policy, without penalty or charges, if you change your mind.

Before you take out a policy, you must give us accurate information and read the policy summary document provided. Once your policy has been issued, you must tell us if your circumstances change. The policy documents will provide you with the limits of your cover.

For most of the insurance products that we offer, you can pay for your cover in a lump sum or in monthly instalments. Monthly instalments must be paid in full and interest may be charged. This will be stated within the policy summary document.

Are there any risks?

If you fail to keep up with your payments, we will cancel your cover. Also, if you don't provide accurate information when setting up your policy, or fail to advise us of any change during cover, your insurance may be invalid. There may be situations which aren't covered by your insurance. Always read your policy terms and conditions and contact us if you have any questions.

What else should I think about before I commit?

It's important that you select the correct level of cover when setting up your policy based on the information provided. If you choose the wrong level of cover, you may find yourself under-insured or paying for cover you don't need.

Hopefully, this brochure will answer any questions you may have relating to our insurance products. If after reading it, you're still unsure or have any questions, please speak to your local branch or visit www.bankofscotland.co.uk/insurance for more details.

Alternatively, you can book a Customer Review where we'll talk through your choices step-by-step, ensuring you're completely happy before you commit to any of our products.

To book a Customer Review, just call 0845 850 0027.

Please note that healthcare products are only available online or over the phone.



Home Insurance

A £50 thank you, year in, year out...

We all like to feel that our loyalty is valued - and Halifax understands that. So we'd like to say thank you by giving you £50 when you take out a combined buildings and contents insurance policy with us and a further £50 each year you stay with us and don't make a claim.

Of course sometimes you have to make a claim. But if you do, don't worry - we're here to help you get things back to normal as quickly as possible. When it comes to renewing your home insurance, you'll continue to have the same level of protection - such as unlimited buildings cover as standard, for that extra peace of mind. The £50 offer will simply no longer apply.

Other great reasons to switch to us today

Why not join over 1.4 million customers who already trust Halifax to keep their home and contents insured? Take out Halifax Home Insurance and enjoy all these great benefits:

- **Unlimited buildings cover** – so you'll never be under-insured should the worst happen

- **Up to 10% discount** – for buying buildings and contents together
- **Up to 30% No Claims Discount** – which you can also protect for an additional premium
- **No monthly Direct Debit Fee** – to help you spread the cost
- **UK Customer Service Centres** – with trained advisers to handle your insurance queries
- **Personal Claims Consultants** – with you every step of the way, if we need to visit your home about your claim.

Our Home Insurance includes these great extras AT NO EXTRA COST:

- **Legal advice helpline** – offering advice 24 hours a day, 365 days a year
- **Home emergency helpline** – putting you in touch with skilled and reliable tradesmen, 24 hours a day, 365 days a year.

For extra peace of mind for just a few pounds you can add these extras to your policy – **Home Emergency Cover**, **Personal Belongings**, **Legal Expenses** and **Accidental Damage Cover**. Ask in branch for more details.

Halifax now offers Landlord Home Insurance

We know that Landlords have specific insurance needs. Which is why we've developed a great value, comprehensive insurance policy - just for Landlords.

As well as benefiting from the peace of mind of unlimited buildings cover, and not having to pay any monthly direct debit fees to help you spread the cost, we offer a range of options to tailor your policy to meet your needs.

- **Choice of Furnished or Unfurnished** – choice of sum insured for contents cover, depending if your property is unfurnished or furnished

Optional add on's for extra peace of mind including:

- **Landlord Home Emergency Cover** – provides cover of up to £500 to make your property safe and secure in the event of a home emergency, such as a break-in or burst pipe
- **Landlord Legal Expenses** – covers you for the costs associated with your legal rights as a Landlord, such as eviction. This can also be **extended to include Loss of Rent Cover**, which covers rent owed to you up to

£25,000, if you can't recover it under legal expenses cover

Ask in branch for more details.

Bear in mind...

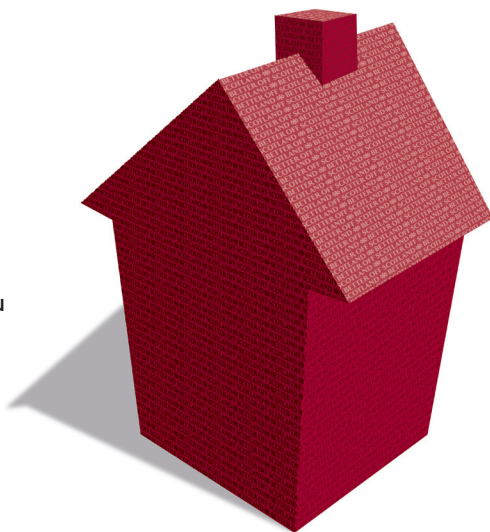
- The £50 Thank You Bonus offer does not apply to Landlord Home Insurance policies.

To apply

Ask at any branch or call 0800 633 5648. Lines are open 8am to 8pm Monday to Friday, 8am to 7pm Saturday and 9am to 5pm Sunday.

Or visit:

www.bankofscotland.co.uk/insurance



Total Mortgage Protection Plan

If the unexpected happens, who will pay your mortgage?

Your mortgage is probably the biggest financial commitment you'll make in your life. So, it's important to reduce the risk of losing your home should your income stop for any reason and you can do that with the **Halifax Total Mortgage Protection Plan**.

The Halifax Total Mortgage Protection Plan could help you and your family to protect your mortgage* and your lifestyle if you lose your job, cannot work because of an accident or sickness, have to give up work to become a carer for a relative, suffer a named critical illness or die.

Life Cover

Life Cover provides you with the peace of mind of knowing that your family could receive a lump sum payment to give them the financial support they need in the event of your death. It costs from as little as **18p per day****, to know your family are provided for in the future. You can choose cover up to a maximum 125% of the mortgage loan (maximum £400,000) to make sure your family can repay the mortgage to help maintain their lifestyle.

*Halifax Total Mortgage Protection Plan is available to customers with a mortgage provided by Bank of Scotland plc (trading as Bank of Scotland, Halifax, Birmingham Midshires, Intelligent Finance or St James's Place Bank) or The Mortgage Business plc.

**Based on 30 year old, non-smoking female with single Life Cover on a decreasing term assurance basis for £70,000, over a 25 year term. Actual cost will depend on your individual circumstances.



Critical Illness Cover

Critical Illness Cover could provide you with the financial security of a lump sum payment should you be diagnosed with a specified critical illness. Cover is available from **51p per day*****, and can be used to pay your mortgage balance, or something else such as paying off your other loans or making modifications to the house and car to make them suitable for someone with a disability. The plan will pay out even if you make a full recovery in the event of a valid claim.

What's more when you take Critical Illness Cover you receive Children's Critical Illness Cover, which could provide the lower of £25,000 or half your current critical illness cover benefit if an eligible child is diagnosed with a specified critical illness.

The specified critical illnesses under the cover are as follows:

Aorta Graft surgery† – for disease

Cancer† – excluding less advanced cases

Cognitive impairments including Alzheimer's disease – resulting in permanent symptoms

Coronary artery bypass grafts† – with surgery to divide the breastbone

Heart attack† – of specified severity

Heart valve replacement or repair† – with surgery to divide the breastbone

Kidney failure† – requiring dialysis

Loss of hands or feet† – permanent physical severance

Major organ transplant†

Motor neurone disease† – resulting in permanent symptoms

Multiple sclerosis† – with persisting symptoms

Parkinson's disease† – resulting in permanent symptoms

Stroke† – resulting in permanent symptoms

Total Permanent Disability†

Not all critical illness conditions are covered. Please see our booklet 'Critical Illness Cover – A guide to the critical illness protection available under Total Mortgage Protection Plan'.

***Based on 30 year old, non-smoking female with Critical Illness Cover on a decreasing term assurance basis for £70,000, over a 25 year term. The actual cost will depend on your individual circumstances.

†Included in Children's Critical Illness Cover. Children's Critical Illness Cover also includes cover for Bacterial Meningitis. There is a separate Total Permanent Disability definition for children's critical illness cover.

Life and Critical Illness Cover can be taken as a level term assurance plan or a decreasing term assurance plan, giving you the choice of a product that provides a level amount of benefit for the entire term of the mortgage (Level Term Assurance) or a plan that provides a decreasing level of cover as the mortgage amount decreases (Decreasing Term Assurance).

Mortgage Repayments Cover

Choose from Accident and Sickness Cover, Unemployment Cover, or, Accident, Sickness and Unemployment Cover.

Cover is great value with accident and sickness from just **53p per day***. What's more, should you claim you could receive 133% of your monthly mortgage payments – so you get that little bit extra to meet other outgoings.

Unemployment Cover also includes **Back-to-Work Assistance** – a telephone-based service, which provides you with help in getting back to work after unemployment.

See page 17 for further Important Information.

*Based on a payment of £500 per month. The actual cost will depend on your individual circumstances.



Best Doctors is a service that is available to all Halifax Total Mortgage Protection Plan holders and their dependants.

If you are diagnosed with a serious illness, Best Doctors gives you access to the top medical experts in the world chosen from a database of over 50,000 doctors, chosen by their peers as the best in their field.

Best Doctors will review your original diagnosis and provide a recommendation of treatment options. Best Doctors will help you work with your treating doctor to ensure the right decisions are made throughout the treatment process.

Best Doctors provides no financial benefit. It is not an insurance product and is an information service only.



For immediate cover or further information

Ask at any branch – an adviser will be able to give you more details and provide you with a no obligation quote.

Terms and conditions and certain exclusions apply. Full details can be found in the Total Mortgage Protection Plan conditions booklet, available on request.

Optional

The cover is not compulsory; any combination of Life Cover, Critical Illness Cover and Mortgage Repayments Cover is available.

Availability

You are free to choose another provider. You do not have to choose our insurance products.

Refund methodology

You are free to cancel your plan at any time. In this event your monthly premium will cease. The TMPP product has no cash-in value at any time.

Car Insurance

If you're looking for quality car insurance why not try Halifax?

Whatever happens when you're on the road, with our comprehensive cover you can rest assured you're in safe hands. Our comprehensive cover offers a range of benefits including:

- **Free courtesy car** – to keep you on the road while your car is repaired by one of our recommended repairers.
- **Repair guarantee** – all repairs carried out by one of our recommended repairers are guaranteed for 5 years.
- **Keep your No Claim Discount** – if you're hit by an uninsured driver and it's not your fault - you shouldn't have to pay for someone else's mistakes.*
- **Keep your No Claim Discount** – if you're a victim of vandalism. Just report the incident to the police and provide us with the crime reference number.*

Optional extras

For a little extra, you can add the following options on to your policy for total peace of mind:

- **Protect your No Claim Discount for the life of your policy**** – no matter how many claims you make you'll continue to get a discount on the price of your car insurance.

- **Motoring legal protection** – if you have an accident that's not your fault, we'll arrange legal assistance to help you recover your uninsured losses.
- **Green Flag breakdown cover** – gets you back on the road fast if you break down.

Fast claims approval

In the event that you have to make a claim, just pick up the phone and give us a call. You won't have to wait for forms - we'll get things moving straight away.

All this adds up to a great reason to try Halifax Car Insurance.

It's easy to arrange - simply give us a call or go online.

For a quote

Call **0800 917 5764** quoting ref **HCICB**
Lines are open 8am to 8pm Mon-Fri, 9am to 5pm Sat and 10am to 2pm Sun.

Or buy online at:

www.bankofscotland.co.uk/insurance

*Terms and conditions apply.

**Subject to continuing eligibility and your policy remaining in force. Does not protect your premium from going up.

Travel Insurance

Annual Travel Insurance from just £30

Halifax Annual Travel Insurance provides cover for an unlimited number of holidays each year.

Our comprehensive cover starts from £30 – that's how much a 40 year old travelling to Europe without winter sports and baggage cover would pay. What's more you can take as many trips as you like for up to 60 days at a time!

Tailored cover

We also offer Single Trip, World Explorer for longer trips (up to 12 months), Winter Sports and Golf options – whatever your needs, we can put together a great value package.

Great quality cover

Here are just a few of the reasons why you should consider Halifax Travel Insurance:

- 24 hour medical assistance
- Up to £10 million towards medical expenses
- Up to £250 for travel delays (Annual and single trip policies only)
- Up to £600 for the cost of replacing your passport (Annual and single trip policies only).

Great ways to save

- Save up to 20% if you don't need personal belongings cover – you might already be covered on your home insurance
- Save up to 10% when you buy online.

The minimum premium of £30 applies after all discounts.

For a quote call **0800 169 8784** quoting reference **IBB1**. Or apply online at **www.bankofscotland.co.uk/insurance**

You may not be eligible for insurance cover.

Cover is subject to certain exclusions. These prices were correct at the time of print and will vary with individual circumstances.

Terms and conditions apply.

For essential travel advice and tips, check out the Foreign and Commonwealth Office website **www.fco.gov.uk/travel** or call **0845 850 2829**.



Pet Insurance

Why shop around for pet insurance?

Peace of mind with Halifax Pet Insurance, if your dog or cat becomes ill, vet's fees are covered up to £1,000 for every year of the policy*.

If you need additional vets' fees cover you can choose Halifax Pet Insurance eXtra, which gives up to £6,000 of cover per year†.

Monthly premiums start from as little as £3.02 a month for a cat and £5.46 for a dog**, giving you great value protection.

Halifax Pet Insurance provides you with

- **10% discount** if you cover more than one pet
- **Interest-free** monthly direct debits
- **Continual protection** up to either £1,000 or £6,000 vets fees cover for every year of your policy†
- **Advertising and reward costs** – to help you find your pet if it goes missing*
- Cover from 8 weeks of age and there's no maximum age limit to insure your pet****
- A simple, hassle-free claims procedure, with vet's bills paid direct

- Holiday cover* – help towards costs should you have to cancel your holiday if your pet is ill or injured and requires life-saving surgery
- Up to £1million third party liability and legal expenses cover* – just in case your dog injures someone or damages their property.

For a no obligation quote

Call **0845 850 0267** quoting **BROC**.

Lines are open 8am to 8pm Mon-Fri and 9am to 5pm Sat. Or you can apply online and enjoy a **5% discount***** at www.bankofscotland.co.uk/insurance

*Subject to terms and conditions – see policy booklet for full details.

**At least 10% of Halifax Pet insurance customers were quoted these prices or less between 1st January 2009 – 31st March 2009.

***Excluding Halifax renewal customers.

****Age restrictions apply to death by illness.

† Vets' fees cover is provided as long as your premiums are paid and up to date and cover renewed.

Please note that pre-existing medical conditions are excluded and you cannot claim for illness for the first 10 days from the start of cover.

Personal Accident Plan

An accident which leaves you seriously injured or disabled can bring all sorts of financial problems – especially if you are unable to return to work permanently as a result.

Some examples of how the Halifax Personal Accident Plan could help.

- Up to £50,000 tax free* cash for a wide range of disabilities, including loss of limbs, sight and hearing
- £25,000 for accidental death
- £50 for every day spent in hospital following an accident, up to 100 days.

Plus extra protection:

- Up to £500 for fractures
- Up to £5,000 for burns
- Increased benefits including £50,000 for accidental death are available.

Please contact us for further information.



For immediate cover or further information

Call **0800 107 4378** quoting ref **7627AA**. Lines are open 8am to 8pm Mon-Fri and 9am to 2pm Sat. Or you can apply online, where new customers can enjoy a 5% discount at: **www.bankofscotland.co.uk/insurance**

As long as you're aged between 18 and 59 years inclusive and permanently resident in the United Kingdom, you're guaranteed acceptance – no medical is required.

*Tax rules could change in the future.

This information is a summary of the cover provided under the Halifax Personal Accident Plan. Only the policy wording contains the full terms, conditions and exclusions that apply and the procedures to follow in the event of a claim or complaint, including how to refer a complaint to the Financial Ombudsman Service. For more detailed information or a copy of the policy wording please call the helpline number.

Healthcare Cash Plan

Would you like cash benefits towards the cost of Healthcare?

The Halifax Healthcare Cash Plan provides tax free[#] cash benefits towards everyday healthcare costs. It provides cover for the cost of dental, optical and hospital visits. It's a straightforward policy which provides peace of mind against the ever increasing costs of everyday healthcare.

The Halifax Standard Healthcare Cash Plan provides you with:

- Up to £100 for optical care[†]
- Up to £100 for dental treatment[†]
- £30 a day hospital in-patient benefit
- £30 a day hospital day-patient benefit
- £30 additional in-patient benefit when confined to an intensive care unit.

Our lowest monthly premium is just £10.50 (including Insurance Premium Tax at 5%), which provides standard individual cover for anyone aged 18-39. However, the plan is flexible enough to let you choose the level of benefit you want and your premiums will reflect this. You can even choose to have individual or family cover.

As long as you're aged between 18 and 59 years inclusive and permanently resident in the United Kingdom, you're guaranteed acceptance – no medical is required.

For immediate cover or further information

Call **0800 107 4378** quoting ref **7627AA**. Lines are open 8am to 8pm Mon-Fri and 9am to 2pm Sat. Or you can apply online, where new customers can enjoy a 5% discount at: **www.bankofscotland.co.uk/insurance**

[#]Tax rules could change in the future.

[†]Please note that dental treatment and optical care are subject to a 6 month deferral period.

This information is a summary of the cover provided under the Healthcare Cash Plan. Only the policy wording contains the full terms, conditions and exclusions that apply and the procedures to follow in the event of a claim or complaint, including how to refer a complaint to the Financial Ombudsman Service. For more detailed information or a copy of the policy wording please call the helpline number.

Important information

As with all insurance policies, those covered in this brochure contain specific exclusions. A comprehensive summary of each policy, including its main benefits and exclusions is available on request. If you would like full details, they can be found in the policy terms and conditions, also available on request.

Prices correct at time of printing.

Halifax Total Mortgage Protection Plan

You can apply if you are:

- A customer with a mortgage provided by Bank of Scotland plc (trading as Bank of Scotland, Halifax, Birmingham Midlands, Intelligent Finance or St James's Place Bank) or The Mortgage Business plc.
- Aged over 18 years and under 70 at the start date
- In paid work under a contract of employment and paying UK class 1 National Insurance contributions or self-employed and registered for UK class 2 National Insurance contributions
- Not aware of any impending unemployment
- Not regularly working outside the UK, Channel Islands or Isle of Man, except when on business for a UK, Channel Island or Isle of Man based employer.

When you apply for Life or Critical Illness Cover, you will be asked a few health related questions. From your answers we'll decide whether you're eligible for that cover.

Mortgage Repayments Cover is underwritten by Halifax Insurance Ireland Limited. Life Cover and Critical Illness Cover are underwritten by St Andrew's Life Assurance plc. You will find full details of these products in the Total Mortgage Protection Plan conditions booklet.

The Best Doctors service provides no financial benefit, it is an information service only. It is not an insurance product and can be removed without warning at any time.

Halifax Car Insurance

Insurance is arranged and administered by esure Services Limited. Registered in England No. 2135610 at The Observatory, Reigate, Surrey RH2 0SG. Authorised and regulated by the Financial Services Authority. Not available in Northern Ireland or the Channel Islands. Subject to normal acceptance criteria. Bank of Scotland plc acts as an introducer. Calls may be monitored and recorded.

Halifax Travel Insurance

Cover is available for applicants up to 75 years of age (depending on where they are travelling to). Halifax Travel Insurance is administered by FirstAssist Insurance Services Limited.

Important information

Halifax Pet Insurance

Halifax Pet Insurance, arranged and administered by BDML Connect Limited, registered No. 2785540. Registered in England at: The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL. BDML Connect is authorised and regulated by the Financial Services Authority.

Halifax Personal Accident Plan

Once your personal accident policy is in force, benefits are halved when you reach age 65 and cover for permanent total disablement will no longer apply. Cover ceases at the renewal date after you reach 75 years of age.

A lower scale of benefits applies for insured children (details available on request). You cannot keep in force or claim benefit under more than one policy providing death or disability benefits as a result of bodily injury which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC and in respect of which a premium is paid.

The policy will be administered by FirstAssist Insurance Services Limited. FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority.

Halifax Healthcare Cash Plan

Once your Healthcare Cash Plan is in force, benefits are halved when you reach age 65. Cover ceases at the renewal date after you reach 75 years of age. To protect your benefit payments from the effects of inflation, both the benefits and premium are increased by 5% of their initial amounts at renewal each year. A lower scale of benefits applies for insured children (details available on request).

You cannot keep in force or claim benefit under more than one cash plan policy, or similar, which has been issued under guaranteed acceptance and is administered by FirstAssist Insurance Services Limited in respect of which a premium is paid. The policy will be administered by FirstAssist Insurance Services Limited. FirstAssist Insurance Services Limited is registered in England and Wales No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

FirstAssist Insurance Services Limited is authorised and regulated by the Financial Services Authority. Great Lakes Reinsurance (UK) PLC is registered in England and Wales No. 2189462. Registered office Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Great Lakes Reinsurance (UK) PLC is authorised and regulated by the Financial Services Authority.

Additional needs

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, you can use Tynetalk whenever you contact us, or contact us using Textphone on 0845 32 34 36 (lines open 9am-5pm, 7 days a week). For visually impaired customers, we can provide documents in large print, Braille or on audio cassette. Please speak to a member of staff.

Customer service

We aim to please – but we know that sometimes things go wrong. If you have a problem or complaint we want to know. In most cases this can be dealt with at your branch or by calling one of the product numbers overleaf. If your complaint is not resolved to your satisfaction, then ring our Customer Complaints Helpline on 08457 25 35 19.

A copy of our complaints procedure is available on request. Complaints we cannot settle may be referred to the Financial Ombudsman Service.

General Halifax information

We hope that this leaflet has been helpful. Our staff can provide more detailed information and answer your questions about Halifax products and services. Just call into your local branch.

General consumer information

If you'd like more general information then the financial services watchdog – The Financial Services Authority – provides a range of consumer booklets and factsheets and a Consumer Helpline. Visit their website at www.moneymadeclear.fsa.gov.uk or call 0845 606 1234. The Financial Services Authority has a wealth of helpful information on a wide range of financial areas. However, it can only provide general information and cannot give specific advice or recommend any company's products, investigate individual complaints or contact firms on behalf of individuals.

It's easy to get in touch:

Visit our website bankofscotland.co.uk/personal

| | | |
|----------------------|-------------------|-----------------------|
| Banking | Bank Accounts | 08457 21 31 41 |
| | Credit Cards | 08457 29 39 49 |
| | Lost/Stolen Cards | 08457 20 30 99 |
| | Personal Loans | 08457 20 30 49 |
| Mortgages | Mortgages | 08457 27 37 47 |
| | Secured Loans | 08457 27 37 47 |
| Insurance | | 08457 23 33 43 |
| Savings | | 08457 26 36 46 |
| Investments | | 08456 00 08 45 |
| Share Dealing | | 08457 22 55 25 |

Did you know that you can phone your local branch direct?
You can find the phone number online at
www.bankofscotland.co.uk/branchfinder

Bank of Scotland plc. Registered in Scotland No. SC327000.
Registered Office: The Mound, Edinburgh, EH1 1YZ.

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