

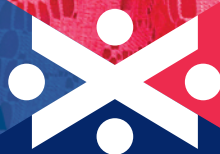


Cancer Support Team

Support when
you need it

Working with

MACMILLAN
CANCER SUPPORT



**BANK OF
SCOTLAND**

Our Cancer Support Team

When you or someone you care about is affected by cancer it can feel like your world has been turned upside down.

Our dedicated support team is here to help, providing a confidential free phone service, helping you plan and deal with money worries.

How we can support you:

- ▶ If your circumstances allow, we may be able to help with mortgage payment holidays and personal bank account fees and charges.
- ▶ On all of our personal bank accounts, we will try to stop payments taking you over your limit to help you manage spending. If a payment does take you over your limit or we stop it, you won't be charged.



**Call the Cancer Support Team
on 0800 015 0166.**

Monday to Friday, 9am to 5pm

The financial impact of cancer

If you or a loved one has had a cancer diagnosis, you could feel the impact on your household budget.

For example, income could go down if you have to stop working. There may be additional costs of getting to and from healthcare visits and living costs might rise, you may need to heat your home more or pay for help around the house or garden.

Where does your money go?

Use our online budgeting tool to help you see what you spend, decide what's essential and help you to decide which costs to cut back if necessary. Visit

bankofscotland.co.uk/HelpCentre/budgeting-tool.asp



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Manage your money

Use Internet Banking, Mobile Banking or Telephone Banking to keep an eye on your finances. Find out more at **bankofscotland.co.uk**



Give someone control of your finances

If you would like to give someone you trust access to your account we will make it as easy as possible to set up. Come and see us at your local branch or visit our website to find out more.



Other places to get help and support

Macmillan Cancer Support

Being told 'you have cancer' can affect so much more than your health – it can also affect your family, your job, even your ability to pay the bills. Macmillan Cancer Support are here to help you find your best way through from the moment of diagnosis, so you're able to live life as fully as you can.

 **0808 808 0000**

(It's free to call, lines are open 7 days a week, 8am to 8pm)

 www.macmillan.org.uk

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Step Change

An independent charity dedicated to overcoming problem debt with free, tailored advice.

 **0800 138 1111**

 www.stepchange.org

Citizens Advice

Free, confidential and impartial advice on money, benefit, housing or employment problems.

 **03444 111 444**

 www.citizensadvice.org.uk


National Debtline

Free debt advice online or over the phone.

 **0808 808 4000**

 www.nationaldebtline.org

Get in touch

 Call us on 0800 015 0166
Lines are open Monday
to Friday 9am–5pm

 bankofscotland.co.uk

 Visit your local branch

If you'd like this in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 7 days a week). If you're Deaf and a BSL user, you can use the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Important information

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 8668** or **0131 278 3729** (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit bankofscotland.co.uk/contactus/complain

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an adviser for more information. Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Calls may be monitored or recorded.

Information correct as of September 2020.



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