

Additional Conditions: Silver and Platinum Accounts

Effective from 13 December 2023

These conditions apply to Silver and Platinum Accounts. They tell you when you may get a discount on your monthly maintaining the account fee. Please read them carefully. Keep them so you can refer to them. They are part of your agreement with us. They apply as well as your Bank of Scotland Bank Account Conditions. If these conditions differ from the Bank of Scotland Bank Account Conditions, these conditions apply. Ask us if you want to check anything. These conditions apply while you have a Silver or Platinum Account.

What is the discount?

For any month you qualify:

- you'll get a £2 discount if you have a Silver Account; or
- you'll get a £5 discount if you have a Platinum Account

How do you get the discount?

You need to meet either the bank account condition or the savings condition to get the discount the next month.

The bank account condition:

- pay £4,300 or more during the month into a Silver or Platinum Account you hold in your name only. Or pay £5,500 or more during the month into a Silver or Platinum Account you hold jointly
- the only payments into your account which don't count when we check if you have met the bank account condition are:
 1. money paid back to your Silver or Platinum Account, e.g. a debit card transaction refund
 2. any money sent to your Silver or Platinum Account from Bank of Scotland branded accounts which you hold jointly or in your name only
 3. any money paid in to your Bank of Scotland Silver or Platinum Account which is a personal loan from Bank of Scotland, Lloyds Bank, Halifax or MBNA

The savings condition:

- have savings of £75,000 or more in any UK Bank of Scotland branded personal bank or savings accounts;
- these can be in more than one account;
- the £75,000 must be held for the whole month;
- for a Silver or Platinum Account in your name only, these savings can be in accounts in joint names or in your name only. For joint Silver or Platinum accounts, these savings can only be in accounts in the same joint names;
- if you have a Silver or Platinum Account in your name only and change it to a joint account, the £75,000 will need to be in accounts in the same joint names as your Platinum or Silver Account for the whole month to qualify;
- if your savings fall below £75,000:
 1. on any working day, you have until midnight on that day to top it back up. If you do not top it back up, you will not qualify for that month;
 2. on a non-working day, top ups on those days will not count and you will not qualify for that month
- these accounts will not count when we check if you have met the savings condition:
 - Stocks and Shares ISAs, currency accounts or other investment accounts;
 - any non-personal account e.g. an account for clubs, charities or a business account;
 - a children's account e.g. a Junior Cash ISA, Children's Saver or a Smart Start account;
 - accounts in any other Bank of Scotland plc brand names e.g. Halifax, Intelligent Finance, Birmingham Midshires or St. James's Place Bank;
 - Under 19s, Student and Graduate Current Accounts

Things to note

In these conditions:

- "month" is a calendar month;
- "working day" is any day that falls on a Monday to a Friday except days that are English bank holidays;
- "non-working day" is any day that is a Saturday, Sunday or an English bank holiday

We check if you qualify each month. We do this by looking to see if you met either the bank account or the savings condition the month before. When we do this we won't count money paid in on non-working days until the next working day. This means to qualify for the bank account condition in a month you need to make sure you pay in the required amount during that month, avoiding any non-working days which fall at the end of a month.

It also means that you will not get the discount if your savings fall below £75,000 on non-working days.

We will only apply one discount payment if you have a joint account and you both qualify in a month.

You only qualify for a discount for months where you have a Silver or Platinum Account for the whole month and pay the full monthly maintaining the account fee for those months.

You will only receive the discount payment into your Silver or Platinum Account. You will receive this in the same month that we check if you qualify.

You won't qualify for the discount payment if when we check:

- you have not paid the full maintaining the account fee for the previous month;
- we reasonably think there is illegal or fraudulent activity relating to the account;
- you no longer have a Silver or Platinum Account;
- you have changed to a different account. This includes if you have changed from a Silver to a Platinum Account, or from a Platinum to a Silver Account;
- we are unable to pay this due to law or regulation

How can these Conditions be changed?

We may end or change these conditions at any time. Our Bank of Scotland Bank Account Conditions explain when and how we can do this.

Here are some examples:

You already have a Silver or Platinum Account:

Month	Action
Month 1	<ul style="list-style-type: none">■ You have an account in your name only and you pay £4,300 into your Silver or Platinum Account
Month 2	<ul style="list-style-type: none">■ On the first working day you pay the full monthly maintaining the account fee for month 1■ We review payments into your account in month 1 to see if you qualify for a discount■ As you have qualified by meeting the bank account condition, you get a discount before the end of month 2

Month	Action
Month 1	<ul style="list-style-type: none">■ You hold £75,000 for the whole month in qualifying Bank of Scotland branded bank or savings accounts which are in the same names as your joint Silver or Platinum Account
Month 2	<ul style="list-style-type: none">■ On the first working day you pay the full monthly maintaining the account fee for month 1■ We review your savings in month 1 to see if you qualify for a discount■ As you have qualified by meeting the savings condition, you get a discount before the end of month 2

You open a new Silver or Platinum Account:

Month	Action
Month 1	<ul style="list-style-type: none"> You open a Silver or Platinum Account
Month 2	<ul style="list-style-type: none"> On the first working day you only pay the monthly maintaining the account fee for the length of time the account was open for in month 1 We review payments into your account in month 1 to see if you qualify for a discount You don't qualify as you didn't pay the full monthly maintaining the account fee. This was because the account wasn't open for the full month You pay in £4,300 if you have an account in your name only or £5,500 if you have a joint Silver or Platinum Account
Month 3	<ul style="list-style-type: none"> On the first working day you pay the full monthly maintaining the account fee for month 2 We review payments into your account in month 2 to see if you qualify for a discount As you have qualified by meeting the bank account condition, you get a discount before the end of month 3

Month	Action
Month 1	<ul style="list-style-type: none"> You open a Silver or Platinum Account in your name only
Month 2	<ul style="list-style-type: none"> On the first working day you only pay the monthly maintaining the account fee for the length of time the account was open for in month 1 We check month 1 to see if you qualify for a discount You don't qualify as you didn't pay the full monthly maintaining the account fee. This was because the account wasn't open for the full month You have £75,000 in qualifying Bank of Scotland branded bank or savings accounts. You have these jointly with someone else or in your name only. On one Saturday during the month you took out money from your bank or savings account and the balance fell below £75,000
Month 3	<ul style="list-style-type: none"> On the first working day you are charged the full monthly maintaining the account fee for month 2 We review your savings in month 2 to see if you qualify for a discount As balances fell below £75,000 in month 2, you didn't meet the savings condition You do not receive a discount

 Go to [bankofscotland.co.uk](https://www.bankofscotland.co.uk)

 Call us on **0345 721 3141**

 Visit your local branch

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages www.relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language:
[bankofscotland.co.uk/contactus/signvideo](https://www.bankofscotland.co.uk/contactus/signvideo)

If you need support due to a disability please get in touch.

If you want to make a complaint, visit a branch or learn more online at:
[bankofscotland.co.uk/contactus/complain](https://www.bankofscotland.co.uk/contactus/complain)

To speak to us, call: **0800 072 8668 (+44 131 278 3729)** outside the UK).
Adviser service: 24/7.

You can also write to: Bank of Scotland, PO Box 761, Leeds, LS1 9JF.

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are. Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

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

Keeping your money protected – eligible deposits with us are protected by the Financial Services Compensation Scheme: [bankofscotland.co.uk/fscs](https://www.bankofscotland.co.uk/fscs) We are also covered by the Financial Ombudsman Service.

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