

# Changes to Silver Accounts

We're making some changes from **1 July 2024** to Silver Accounts. It's important to understand what the changes mean for you – so please take the time to read them.

## Increasing the Silver Account monthly fee

The Silver Account monthly fee will change from **£10** to **£11.50** a month. We'll take the first payment of the new fee in August 2024.

View all the features and benefits of the Silver Account in your **welcome pack**. It's good to check you're still getting value for money.

## Removing our debit card foreign currency fees

The following additional Special conditions will apply to this account from **1 July 2024**:

We won't charge our debit card fees when a debit card for the account is used to:

1. Make payments in a foreign currency.
2. Take out money in foreign currency or Pounds Sterling **outside** the UK, Channel Islands or Isle of Man. This is at an ATM or over the counter.
3. Take out money in a foreign currency at an ATM **in** the UK, Channel Islands or Isle of Man.

These conditions don't change the exchange rate that applies to these transactions.

You may still have to pay the service provider or retailer charges for currency conversion if you ask them to do this for you. For example, if you're abroad and choose to pay for something in Pounds Sterling.

The Travel Smart conditions will no longer apply if you have added that service to this account.

These terms will end when you no longer have one of the accounts they apply to.

All the other account conditions remain the same.

From **1 July 2024** – go to [bankofscotland.co.uk/silver](https://bankofscotland.co.uk/silver) for a copy of the updated terms and conditions.



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To speak to us, call: **0800 072 8668** or **+44 131 278 3729** from abroad. Adviser service: 24/7.

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