

Current Accounts

Get switched-on  
Make the move



**BANK OF  
SCOTLAND**  
Decisions well made

**Swift to set up. Simple to arrange.  
Switching your UK current account is  
incredibly straightforward.**

**Once you make the decision, we'll have  
you up and running in just seven working  
days with an account that makes it easy  
to access and manage your money.**

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CURRENT ACCOUNT

SWITCH  
GUARANTEE



# You say the word We'll do the switch

If you're ready to make the switch from your existing UK current account, we're here to help. We've made switching to the Bank of Scotland really straightforward and very quick. In fact, it takes just seven working days – and we look after everything.

## ? Why move to Bank of Scotland?

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We take a long-term approach to banking, passing on expertise and insights, and dedicating ourselves to helping customers make the right financial decisions – today, tomorrow and for years to come.

There are times when face-to-face contact is best. That's why we operate a huge network of branches across Scotland. Many of them are now open on Saturdays and Thursday evenings – so we're available if you need to talk.

What's more, our branch staff have helped lots of people switch. So they can draw on their experience to guide you – answering any questions along the way. We also run round-the-clock telephone, Mobile and Internet Banking, with UK-based call centres.

We don't charge you for Mobile Banking but your mobile operator may charge you for some services, please check with them. Services may be affected by phone signal and functionality.

## Our fuss-free approach

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Let us know you'd like to switch to us and we'll take care of everything else – automatically transferring everything from Direct Debits to standing orders. You won't even need to contact your old bank.

All you need to do is tell us the date you want to be switched and give us the details of the account you want to switch from. That's it.

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You can also find details of frequently asked questions in the 'Help & Support' section at [www.currentaccountswitch.co.uk](http://www.currentaccountswitch.co.uk)



Look through this brochure to find out more about the Current Account Switch Service – then call us to start moving things across.

# Make the move

## In just seven days

Visit us in branch, call us or go online and let us know you'd like to switch. All we need are your existing account details, including your 16-digit debit card number, and to know when you'd like the change to happen – any time from seven to 30 working days.

You don't have to do anything else, and you can use your old account right up to switch day. But you might like to know what we'll be doing to make that happen.

### **We will:**

- ▶ Transfer any remaining balance from your old account to your new one
- ▶ Transfer money from your new account to your old account, to pay off any overdraft
- ▶ Start making payments from your Bank of Scotland account from switch day onwards
- ▶ Close down your old bank account on switch day.

With the Current Account Switch Service your old bank account will be closed on the switch date.

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If your old account includes an overdraft you can switch this using the Current Account Switch Service. Speak to us before starting your switch, we will be able to advise if you're eligible for an overdraft, depending on our lending criteria and your credit status.

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Give us your mobile number and we can send SMS updates along the way.

## Here's how the process works:

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### Day 1

We start making contact with your old bank to arrange the switch.

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### Day 2

We'll let you know when your old bank has approved your request, and then we can start transferring any payment arrangements to your Bank of Scotland current account.

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### Days 3 to 5

It'll take a couple of days to switch over your payment arrangements, and make sure your new account is ready for the switch date.

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### Day 6

If you're clearing a debit balance on your old account, you'll need to make sure there are enough funds in your Bank of Scotland account to cover this transfer.

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### Day 7

Congratulations – your switch is complete. Your balance will have been transferred and your old bank account closed.

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### Day 8 onwards

We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.

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# Current Account Switch Guarantee

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice, your payments will be automatically transferred and redirected to your new account, and in the unlikely event anything goes wrong with your switch, we will refund any interest (paid or lost) and charges (incurred on your old or new current accounts) as a result of this failure as soon as it is brought to our attention.

## Current Account Switch Guarantee



We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.





# Current Account Switch Agreement



- A This Current Account Switch Agreement ("Agreement") is made between you (the individual(s) or entity who or which demonstrates consent to its terms) and us, Bank of Scotland plc.
- B The Agreement is made up of the Consent, the Service Conditions and information about Your Right to Cancel the Agreement. Please read it carefully as you will be legally bound by it. If you do not understand any part of it, please contact us (please refer to section 4 for details of how to do this).
- C The Agreement will end 3 years after your selected Switch Date, e.g. if your Switch Date is 10th October 2016, this Agreement would end on the 9th October 2019; or if your switch date was 8th October 2013 this agreement will end on 7th October 2016. In some circumstances, the Agreement may automatically be extended in accordance with clause 1.14 of the Agreement.
- D In this Agreement:
  - Your "New Account" is the account held with us that you are switching to.
  - Your "Old Account" is the account that you are switching from at your Old Bank.
  - Your "Old Bank" is the bank, building society or other payment account provider displaying the Current Account Switch Service Trustmark that you are switching from.
  - The "Switch Date" is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a bank holiday that is observed by either your Old Bank or us.
  - For the Current Account Switch Service a 'Current Account' means an account in pounds (GBP) held in the name of one or more persons and used to make or receive payments.

## Your obligations

You (or each of you, if more than one of you is required to authorise your account switch) agree and confirm that:

- You will be bound by the terms of this Agreement (made up of this Consent, a Data Privacy Notice, the Service Conditions and information about Your Right to Cancel the Agreement) when you sign and return it to us.
- You have given your consent for us to switch your Old Account, which is a qualifying current account in pounds, to your New Account.
- You have satisfied yourself that your New Account meets your needs and delivers the services you require even although the protections, features and benefits may not be the same as your Old Account.
- You will select and agree a Switch Date with us.
- The switch process begins 6 working days before the Switch Date.
- You have provided us with an Account Closure Instruction for your Old Account which cannot be reversed or cancelled by you any later than the close of business 7 working days before the Switch Date.
- You have given your consent to the redirection of all payments to and from your Old Account to be made to and from your New Account for 3 years after your Switch Date, or longer in accordance with clause 1.14 of the Agreement.
- You have familiarised yourself with the Privacy Notice which explains what we and your Old Bank will use your information for and is separate to this Agreement.
- All information that you have given to us for the purposes of the switch is complete and correct.

## Service Conditions

### 1. The Current Account Switch Service

1.1 The Current Account Switch Service Guarantee is issued by us after you have consented to this Agreement and Account Closure Instruction. This means that if you have any questions regarding your switch these should be directed to us, unless otherwise advised.

1.2 There is no charge for the Current Account Switch Service, although there may be other taxes or costs that are not charged by us or paid via us.

1.3 You can change the Switch Date at any time up until the close of business 7 working days before the Switch Date that you have previously agreed with us.

1.4 The switch process begins 6 working days before the Switch Date. We will tell you that the switch is underway and when it is completed, and also if there is any reason why your switch request cannot be initiated or completed.

1.5 We will ensure that your existing regular payment mandates directly linked to your old account (e.g. Standing Orders, Direct Debits and bill payment mandates) are set up on your New Account and details of your existing payment beneficiaries are transferred to your New Account. In cases where we cannot match the payment frequency of your existing regular payment mandates, we will contact you to agree alternative arrangements. **Note: If you have arranged to make recurring payments using your Old Account debit card number, your Old Bank won't know your New Account debit card number so won't be able to transfer these to your New Account. This means that there is no guarantee that payment requests sent to your Old Account will be redirected to your New Account. The supplier may contact you to request the details of your New Account debit card. We recommend that you contact the supplier to set up a new recurring payment to ensure any service you receive (e.g. insurance) is not interrupted.**

1.6 We will also transfer any future dated payments (e.g. with a due date after your Switch Date) that you set up on your Old Account more than 6 working days before your Switch Date to your New Account to ensure these are made on the date originally requested.

1.7 The regular payment mandates that we will set up on your New Account as part of the switch will be in operation from the day after the Switch Date.

1.8 If you have any existing regular payment mandates that are in a foreign currency, or that quote a BIC or IBAN, these won't be switched to your New Account automatically. If we can facilitate foreign currency mandates, or ones that quote a BIC or IBAN, you will have to provide us with the relevant details separately so that we can set up them up on your New Account.

1.9 If you make any changes to your regular payment mandates on your Old Account or set up any new payment beneficiaries on your Old Account on or after the 6th working day before the Switch Date you must tell us, otherwise these changes will not be implemented on your New Account.

1.10 Your Old Bank will forward any funds remaining in your Old Account to your New Account on the Switch Date. There may be a short period when the balance is being transferred when it will not be possible to access the funds being transferred.

1.11 Funds will be retained by your Old Bank to cover any transactions made before the Switch Date on your Old Account which are still in the process of being cleared on the Switch Date. On the day that your Old Bank no longer needs to retain funds to cover transactions that are being cleared, it will transfer them to your New Account and they will be credited to your New Account no later than the next working day. Funds will also be retained by your Old Bank to cover debit card transactions that have already been authorised but which have not yet been paid out of your Old Account.

1.12 If you have outstanding debt on your Old Account (including any fees or charges) after the Switch Date, your Old Bank will tell you. You are liable for any outstanding debt on your Old Account remaining after the Switch Date.

1.13 For 3 years after the Switch Date if your Old Bank receives payments or requests for payments which relate to your Old Account, subject to compliance with applicable laws, it will redirect these to your New Account. However, if there is an outstanding debt on your Old Account, your Old Bank is entitled to use any funds or payments it receives (including by cheque) in full or part settlement of the debt on your Old Account. The originators of any redirected payments or payment requests will be advised of your New Account details.

- 1.14 In the unlikely event that payments continue to be redirected to your New Account during the 13 months leading up to the end of the 3 year redirection period we will automatically extend the redirection service and the term of this Agreement until such time as there is a 13 month period when no Direct Debits, Bacs Direct Credits or Faster Payment transactions have been automatically redirected by the central redirection service. Consequently payments made with intervals of more than 13 months will be disregarded.
- 1.15 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received in pounds from within the UK by your Old Bank will be redirected and credited to your New Account on the same working day that they were received by your Old Bank.
- 1.16 For 3 years after the Switch Date, or longer in accordance with clause 1.14 of the Agreement, payments received by your Old Bank in any currency other than pounds will be redirected in the same currency as your Old Bank receives them on the day that the funds are made available to your Old Bank. In certain circumstances it may be necessary for your Old Bank to redirect the payment to us in pounds. If this happens the Old Bank will provide us with full details of the exchange rate used and we will tell you.
- 1.17 Both we and your Old Bank have cut-off times (which may vary depending on the currency of the payment received) after which any payments received are treated as being received on the following working day. For details of your Old Bank's cut-off times you should contact your Old Bank and for details of our cut-off times you should contact us (please refer to section 4 for details of how to do this).
- 1.18 You can stop any payment(s) being redirected by your Old Bank to your New Account by contacting us (please refer to section 4 for details of how to do this). You need to do this by close of business on the working day before you expect the payment to be received by your Old Bank. **However, please be aware that if you stop your Old Bank redirecting a payment to us, this will mean that your Old Bank will stop redirecting any and all future payments and requests for payments to us from that date. Instead, any payments made to, or requests for payments from, your Old Account will be returned to the payment originator with the reason "account closed".**
- 1.19 If you have used your Old Account debit card before the Switch Date to make payments which have not been authorised and paid by your Old Bank out of your Old Account before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.20 If any cheques drawn by you on your Old Account have not been presented to your Old Bank for payment before the Switch Date, we will pay them out of your New Account (subject to the availability of funds). This is dependent on whether or not we are a cheque issuing bank and we have advised you in advance that we will not pay cheques drawn on another bank.
- 1.21 If you have asked your Old Bank to cancel a cheque drawn on your Old Account and you change your mind, we may not be able to cancel that instruction. If you wish to cancel a cheque drawn on your Old Account after the Switch Date you must contact us (please refer to section 4 for details of how to do this) to make this request.
- 1.22 You must not use your Old Account chequebook and debit card details after the Switch Date and you should destroy your Old Account chequebook and debit card promptly after the Switch Date.
- 1.23 The Current Account Switch Service does not include payment arrangements that are held by third party providers. If you think you may have any payment arrangements like this please contact us for advice.
- 1.24 In the event that your Old Bank withdraws from the service and your old sort code is no longer able to receive payments because it is withdrawn from the UK payment systems the redirection service will no longer be available with effect from the date your old sort code is removed from the UK payment system.

## 2. Errors and Complaints

- 2.1 You will see details of any funds transferred and any forwarded or redirected payments in the next statement that you receive for your New Account. You should check your statement carefully and let us know as soon as possible if you think there has been an error or if funds haven't been transferred or a payment hasn't been forwarded or redirected as expected.

- 2.2 If something goes wrong with the Current Account Switch Service (for example if a payment is not redirected, is redirected incorrectly, or is lost), we will correct the error, you will receive a refund of any interest and/or charges incurred, paid or lost on your Old Account or your New Account as a result of the failure and we will notify you of any action we have taken and the outcome.
- 2.3 If you have a complaint about the Current Account Switch Service it should be raised with us in the first instance (please refer to section 4 for details of how to do this) and we will deal with it as quickly as possible under our internal complaints procedure, copies of which are available on request. We will tell you if we pass your enquiry on to your Old Bank and advise you how we intend to deal with your complaint from that point.
- 2.4 If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, which is the independent service for settling disputes between consumers and businesses providing financial services. Their contact details are:  
Address: Exchange Tower, London, E14 9SR  
Telephone: **+44 (0)800 023 4567**  
E-mail:  
**complaint.info@financial-ombudsman.org.uk**
- 3.2 If you ask us, we'll provide you with a further copy of this Agreement.
- 3.3 You can end this Agreement at any time by contacting us. If you end this Agreement all payment redirection activities will stop (see paragraph 1.18 above for what will happen if payment redirection activities stop).
- 3.4 We will stop the switch and/or suspend redirection activities if we have reasonable grounds to suspect fraud perpetrated by a third party or we consider it appropriate for your protection or to comply with our statutory duties. Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will tell you before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will do so as soon as we can afterwards. You are responsible for all losses incurred by you if you have acted fraudulently.
- 3.5 We may, at any time, transfer to any person or business any or all of our rights and duties under this Agreement. We will only do this if you are no less favourably treated after the transfer than beforehand.
- 3.6 If your address is in Scotland or Northern Ireland, the laws of Scotland or Northern Ireland apply to this Agreement and the courts of Scotland or Northern Ireland may settle any related dispute. If you live elsewhere, the laws of England apply to this Agreement and the courts of England and Wales have non-exclusive jurisdiction to settle any related dispute.

### 3. This Agreement

- 3.1 We will give you at least 2 months' notice of changes to the redirection services provided under this Agreement. If you are not happy with the changes, you should tell us and you will be able to end the Agreement immediately and without charge before the changes take effect. If we do not hear from you, we will treat you as having accepted the changes. We may make changes:
- to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
  - to meet regulatory requirements;
  - to reflect new industry guidance and codes of practice which improve consumer protection;
  - to reflect the introduction of or changes to technologies or other innovations or changes to payment systems or schemes; and
  - to help us introduce new or improved systems, methods of operation and new features or services that may benefit you.

### 4. Contacting Us

- 4.1 You can contact us by:
- visiting your local branch
  - writing to us at Bank of Scotland Switching Team, PO Box 808, Leeds LS1 9NP.
  - telephoning us on **0345 602 5293** if you've started to switch or **0345 721 3141** for everything else.
- 4.2 We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post, by e-mail.
- 4.3 Our head office details are: Bank of Scotland plc, The Mound, Edinburgh EH1 1YZ.
- 4.4 Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 169628.

## 5. Your Right to Cancel This Agreement

You have a 14 calendar day period in which you can contact us to cancel this Agreement. The 14 day period begins the day after you authorise us to switch your account, unless you have agreed to the switch before receiving this Agreement for signature (e.g. online or over the phone), in which case the 14 day period begins the day after you receive this Agreement. If you cancel this Agreement, any account switch processes already completed cannot be reversed or unwound.

The following points describe what will happen if you exercise this right to cancel the Agreement at key times during the switch.

### 1. At least 7 working days before the Switch Date:

- You can continue to use your Old Bank account because it will not be closed.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will not be transferred to your New Account.
- No balance transfer will take place.
- No payment redirection activities will be undertaken.

### 2. During the 6 working days before the Switch Date:

- Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 4 for details about how to do this) if you wish to cancel any of them. Please note that if you decide to cancel any payment arrangements with us it does not mean they will remain available to you at your Old Bank.
- The transfer of your Old Account balance to your New Account will be stopped provided we have enough time to notify your Old Bank that you have cancelled the Agreement before your Old Bank closes for business on the working day before the Switch. Your Old Bank will contact you to find out where you would like your money (e.g. the credit balance in your Old Account) to be sent.
- No payment redirection activities will be undertaken after the Switch Date.

### 3. On the Switch Date, or later (and within the 14 day cancellation period):

- Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
- Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 4 for details about how to do this) if you wish to cancel any of them.
- The balance transfer from your Old Account to your New Account will have been completed.
- No payment redirection activities will be undertaken after the day that you cancel this Agreement.

If you change your mind after the switch has started, you might want to consider waiting until after the Switch Date. You can then request another bank, building society or payment account provider to switch your account from us. Please note that you may not be able to switch back to your Old Bank or to the type of current account you held with your Old Bank.

# Current Account Switch Data Privacy Notice



## Your Information; How We Use It.

In order to fulfil your Current Account Switch in accordance with the terms of the Current Account Switch Agreement, we collect, process, share and keep your information. This privacy notice sets out everything you need to know about what happens to your information when you choose to use the Current Account Switch Service

Capitalised words are defined either in this privacy notice or in the Current Account Switch Agreement.

### 1. Starting the Switch

#### 1.1 Information we process

When you set up your new current account with us, we collect and process your name, address, contact details, and give you a new account number and sort code. If your new account is a joint account, we also collect and process the joint account holder's name, address and contact details. Together, this is your New Bank Information.

### 2. During the Switch

#### 2.1 Use of your information

When we receive your signed Current Account Switch Agreement, we send your New Bank Information, to your Old Bank to make sure that the correct account with your Old Bank will be closed and all regular payment arrangements are switched to your new current account with us. We will also send your Current Account Switch Agreement and Account Closure Instruction to your Old Bank if they request it.

When your Old Bank receives your New Bank Information from us, they send us your old bank account information so we can set up your regular payment arrangements on your new current account. Regular payment arrangements means standing orders, Direct Debits and future dated payments, un-presented cheques pre-dating the switch, as well as details of the payment arrangements that you set up using your Old Bank on-line banking system (including mobile banking Apps) more than 6 working days before your switch date.

We collect, process, share and retain your information because you have signed the Current Account Switch Agreement and requested a switch. If for any reason you object to us processing your information we cannot fulfil your switch request.

We also use your information to deal with any queries you may have during or after the switch process and any queries relating to your regular payment arrangements. This is to ensure that you are happy with the switch service and your regular payment arrangements continue to operate successfully.

#### 2.2 Sharing your Information

In addition to sharing your New Bank Information with your Old Bank, we also share your New Bank Information with payment system operators and the provider of the payment system software. We do this so that any regular payments initiated using automated, online and telephone banking means or single payments made by cheque whether made by you, or received by you, will continue to be made from or received into your new current account. It also helps us resolve any queries you may have. This ensures that your switch makes no difference to the people and organisations you are paying or receiving payments from.

We will also share your New Bank Information with organisations that you have payment arrangements with in circumstances where we are dealing with regular payment arrangement complaints.

### 3. After your Switch

#### 3.1 Keeping your information

Your New Bank Information is used by us for a number of purposes. The Current Account Switch Service is only one of those purposes. Your information that relates solely to the Current Account Switch Service will be kept by us so that we can complete the switch and address any future queries or disputes relating to your switch. These include queries or disputes relating to any of your payment arrangements.

We understand our legal obligations relating to your information which include minimum retention periods for accounting and legal documents. Where it is possible to minimise or reduce the amount of your information that is stored, we make sure this takes place.

## 4. At Any Time

### 4.1 Contacting Us

- i. You can contact us by:
  - visiting your local branch.
  - writing to us at Bank of Scotland Switching Team, PO Box 808, Leeds LS1 9NP.
  - telephoning us on **0345 602 5293** if you've started to switch or **0345 721 3141** for everything else.
- ii. We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post, by e-mail
- iii. Our head office details are: Bank of Scotland plc, The Mound, Edinburgh, EH1 1YZ.
- iv. You can find out more about how we use personal information at <https://www.bankofscotland.co.uk/privacy>  
If you have any questions, or want more details about how we use your personal information, you can ask us using our secure online contact form on that page. Or you can call us on **0345 721 3141 (+44 1313 37 42 18** from outside the UK). Lines are open 24 hours a day, 7 days a week. Calls may be monitored or recorded. If you are not satisfied with our response you can contact our Group Data Protection Officer.

### 4.2 Your Information Rights

You have a number of rights in relation to your information. You can:

- i. Access and obtain a copy of your information
- ii. Require us to change incorrect or incomplete information;

- iii. Require us to delete or stop using your information but only where the information is no longer necessary for the purposes of the switch; and
- iv. Object to us using your information but only where we no longer need to process it.

Please use the contact us details above if you wish to exercise any of your rights. Where possible we will let those organisations we share your information with know if we make any changes to your information, delete it or stop processing it.

If you believe that we have not complied with our data processing obligations, you can complain to the Information Commissioner, the data protection regulator in the UK. Website [www.ico.org.uk](http://www.ico.org.uk) and telephone number **0303 123 1113**.

### 4.3 Multiple accounts only

Your Old Bank sends us details of your regular payment arrangements. These can include details of regular payment arrangements relating to all accounts you have with your Old Bank, not just the account you have chosen to switch. We recommend you check with your Old Bank to understand if this applies to your Old Bank account before you decide to use the switch service.

# Our service promise

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](http://bankofscotland.co.uk/contactus/complain)

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## Important information

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](http://www.lendingstandardsboard.org.uk)

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.

Not all telephone banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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

Account opening is subject to our assessment of your circumstances. You must be 18 or over to apply.

Overdrafts are subject to status and repayable on demand.

Information correct as of April 2019.



# Independent service quality survey results

## Personal current accounts

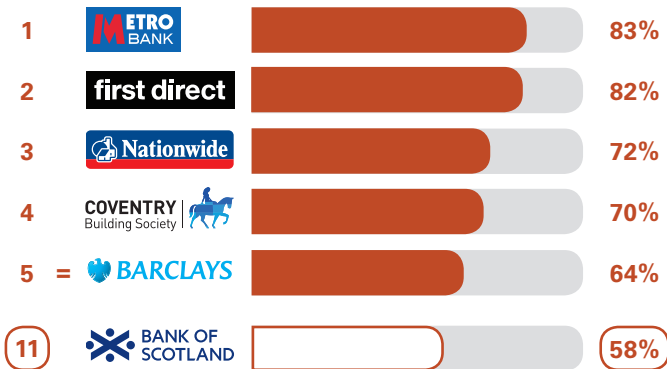
Published **February 2019**

As part of a regulatory requirement, an independent survey was conducted to ask customers of the **16 largest personal current account providers** if they would recommend their provider to friends and family.

### Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

#### Ranking



**These results are from an independent survey carried out between February 2018 and December 2018 by GfK UK Limited as part of a regulatory requirement.**

Bank of Scotland have published this information at the request of the Competition and Markets Authority so you can compare the quality of service from personal current account providers. In providing this information, we are not giving you any advice or making any recommendation to you and we can only give you information about our own products and services.

Customers with personal current accounts were asked how likely they would be to recommend their provider, their provider's online and mobile banking services, services in branches and overdraft services to friends and family.

The results show the proportion of customers of each provider who said they were 'extremely likely' or 'very likely' to recommend each service.

Participating providers: Bank of Scotland, Barclays Bank UK, Clydesdale Bank, Coventry Building Society, first direct, Halifax, HSBC UK, Lloyds Bank, Metro Bank, Nationwide, NatWest, Royal Bank of Scotland, Santander UK, The Co-operative Bank, TSB, Yorkshire Bank.

Approximately 1,000 customers a year are surveyed across Great Britain for each provider; results are only published where at least 100 customers have provided an eligible score for that service in the survey period.

16,023 people were surveyed in total.

Results are updated every six months, in August and February.

**To find out more visit [GfK.com/personal-banking-service-quality](https://www.gfk.com/personal-banking-service-quality)**





## Get in touch



[bankofscotland.co.uk/  
bankaccounts](https://bankofscotland.co.uk/bankaccounts)



0345 602 5293  
if you've started to switch or  
0345 721 3141  
for everything else\*.



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 Next Generation Text (NGT) 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](https://bankofscotland.co.uk/accessibility/signvideo)

\*If you have started to switch, call **0345 602 5293**, lines are open Monday to Friday 8am–8pm and Saturday 8am–4pm. For anything else call **0345 721 3141** 24/7 automated service, advisers are available 7am to 11pm.



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