

Basic Account

Basic Account

Looking after your
money, everyday



**BANK OF
SCOTLAND**

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Basic Account

Here's a quick look at what you get with our Basic Account. Read on to find out more about the features and how to use them.

Pay for everyday things

You'll receive a Bank of Scotland Visa debit card for use in store, online and over the phone at home and abroad.

Fees apply when using your debit card outside the UK. Please see our Banking Charges section of the Bank Account Conditions for more details.

Withdraw your cash

Convenient and quick - you can take out up to a maximum of £500 each day from cash machines in the UK and abroad that are part of the LINK or Visa network. You can also take out up to £300 each day from a Post Office® branch.

Pay in cheques and cash

Pay in cheques and cash at any depositpoint™ or over the counter at any Bank of Scotland branch. You can also make deposits at some cash machines in our branches.

Keep up to date with your account

Check your balance or account statement online, on the phone, in branch and via Mobile Banking. You can also get a mini statement at any Bank of Scotland or Halifax cash machine, which will list up to the last ten transactions.

Make regular payments

You can set up direct debits to make regular payments from your account. You can set up, change or cancel your standing orders over the phone or in branch. You can also make changes to your regular payments online.

Top up your mobile phone

Top up your mobile at any LINK cash machine. Successful mobile top ups will reduce the amount of money you can take out of your account that day.

Please note this service isn't available at our cash machines at BP or Texaco garages.

Are you or have you ever been bankrupt in the past?

We may be able to offer this account to you.



To find out more visit **bankofscotland.co.uk** or ask in branch

What's not included?

Here are some of the features you will not get with the Basic Account:

- ▶ A cheque book.
- ▶ An Arranged Overdraft facility.

Using your Basic Account

On the next few pages you'll find everything you need to know about the day-to-day running of your account, from getting money out to making sure your bills are paid on time.

You should receive your Visa debit card within 5 working days of opening your account if you live in the UK. And then we'll send you the Personal Identification Number (PIN) separately, for security reasons. You'll need this to use your card.

You can register for our Internet Banking and Telephone Banking services as soon as your account is open.

Once registered for Internet Banking you can use Mobile Banking.

Update the mobile number we have for you to benefit from our mobile alerts service.

It's important that you always keep your account in credit, with enough money to cover cash withdrawals and payments out. There are no Arranged Overdraft facilities on this account.

Getting more from your Visa debit card

Your Visa debit card has a variety of uses. You can take out up to £500 a day from cash machines in the UK and abroad that are part of the LINK or Visa network, and up to £300 a day from Post Office branches.

If you use your debit card to make a transaction in a foreign currency (whether you are in the UK or abroad) charges may apply. Please see our Banking Charges section of the Bank Account Conditions for more details.

Your Visa debit card explained



- 1 Card number**
This is the long number across the front of your card. This is unique to your Visa debit card.
- 2 Valid from**
This is the date you can start using your card.
- 3 Expiry date**
You won't be able to use your card after this date – but don't worry, we'll automatically send you a new one before then.
- 4 Cardholder's name**
Your name will appear here.
- 5 Sort code**
This is the sort code of your branch, which together with your account number will uniquely identify your account.
- 6 Account number**
Your eight digit account number will appear here.

Everyday Banking at the Post Office



- ▶ Check your balance
- ▶ Withdraw cash, using your debit card
- ▶ Deposit cash or cheques with a paying in slip

Your Personal Identification Number (PIN)

Your Visa debit card comes with a PIN, which is your personal security code to make sure only you can use your account card.

You can change the PIN to one you'll remember at any Bank of Scotland, Lloyds Bank or Halifax cash machine by:

- ▶ inserting your Visa debit card and entering your current PIN.
- ▶ selecting 'PIN services' (on some machines you may need to select 'other services' first).
- ▶ choose 'Select your own PIN' and enter a four digit number of your choice.

For security reasons, you shouldn't choose consecutive numbers such as 1234 or repeated numbers like 5555 and try not to choose obvious four digit numbers like your date of birth.

Remember your PIN is confidential

We recommend you don't write your PIN down. But if you do need to write it down, disguise it so that it's not recognisable as your PIN and never keep it with your Visa debit card or give it to anyone else. And please take care to shield your PIN when you're using it to make purchases or at a cash machine.

How to pay money into your account

Paying in cash and cheques

As you'd expect, you can pay in cash and cheques at any Bank of Scotland branch either over the counter or by using our depositpoint service.

All deposits over the counter will be processed straight away. All deposits made in a depositpoint on a working day will be processed the same day. Any deposits using our depositpoint made at weekends will be processed the next working day. All cash will be immediately available when processed and cheques will follow normal clearance time lines. Please remember, weekends and Bank Holidays are not counted as working days.

For more information about when cheques you either write or pay in will be processed and when the money can be accessed, please see the Bank Account Conditions and Banking Charges guide.

Transferring funds

You can move money easily between your own Bank of Scotland accounts or to another person's account in a number of ways and the money will be transferred the same day.

- ▶ Transfers can be made through Internet Banking and Mobile Banking, once you've registered. You can also use this service for paying bills and much more.
- ▶ Alternatively you can transfer money by calling Telephone Banking on **0345 721 3141**, or by visiting your local branch.

To find out more:

drop into your local branch,
call **0345 721 3141** or visit
bankofscotland.co.uk

Paying your bills

There are many ways to make things easier for you.

Direct debits

A direct debit is when you authorise a business or other organisation to collect varying sums of money from your account on a regular basis.

The organisation must give you advance notice of the amounts and dates. And with all direct debit payments, you have our guarantee of a refund in case of any mistakes.

When an organisation collects a direct debit, the money will always leave your account and reach theirs on the same day, whichever bank they're with.

- ▶ You can set up direct debit to make regular payments direct from your account. You do it by authorising whoever you want to make the payment to, for example your gas supplier, to collect the payments from your account.

- ▶ When you want to end or change an agreement, just tell the company and us.
- ▶ We guarantee all UK payments made by direct debit.

Should a company collect one of your payments by mistake, we will refund your account as soon as we are aware there's a problem.

Standing orders

A standing order is when you ask us to pay the same amount regularly from your account to a person or organisation. This method is useful for paying rent or other regular payments. For more information about making payments from your account, see the Bank Account Conditions and Banking Charges guide.

Standing orders and future dated payments

We make payments from your account shortly after midnight at the start of the due date. If your payment date falls on a non-working day, then we will try to collect your payment the next working day.

If you don't have enough funds in your account at this point to make a payment, we will try to make a payment again after 2.30pm the same day. This gives you the chance to put extra funds into your account so that we can make the payment. The money needs to be available to use straight away, so you could transfer money from another personal account you have with us via Internet, Mobile or Telephone Banking or pay in cash over the counter in branch.

If you do not have enough funds at the beginning of a day to make a payment:

- ▶ You have until 2.30pm to pay money into your account to make the payment that day.

If there are still not enough available funds, we will make a final try on the next working day before refusing the payment.

Paying one-off bills

- ▶ You can pay one-off bills in any Bank of Scotland branch, or at any of our Cashpoint® machines.
- ▶ You can also pay your bills through Internet Banking as well as Mobile Banking.

Banking when you want it

Internet Banking

Internet Banking gives you access to your accounts 24 hours a day, seven days a week. It's secure, easy to use, and lets you do your banking whenever it suits you.

With just a few clicks of the mouse you can:

- ▶ Check your up-to-the-minute balance.
- ▶ Pay your bills.
- ▶ Transfer funds between your Bank of Scotland accounts.
- ▶ Set up, view and cancel standing orders.

To register for Internet Banking, simply go to bankofscotland.co.uk/register or come in branch.

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. Mobile Banking services are only available to our UK personal customers and registration is required. Terms and conditions apply.

Mobile Banking

Our Mobile Banking service helps you keep track of your accounts when you're on the move. You can view your balance, transfer between accounts, make payments and also set up new ones.

You need to be registered for Internet Banking to use this service. Once registered, you can log in using your mobile phone browser, or via our free Mobile Banking app.

To download the Mobile Banking app specific to your smartphone for free go to major app stores and you can start using it straight away.

Mobile Banking App

Available to Internet Banking customers with a UK personal account and valid registered phone number. Our app is available to iPhone and Android users and currently requires iOS 10.0 or above, or Android 4.4 or above, although the minimum operating system requirements may change in the future. Our app does not work on jailbroken or rooted devices. Device registration required. Mobile Banking services may be affected by phone signal. Terms and conditions apply.

Mobile Alerts

It's important to monitor your account regularly to make sure you have enough funds to make any payments due. Our mobile alerts service offers a simple way to stay on top of your finances without even having to think about it.

So if we have a mobile number for you, we'll let you know when:

- ▶ **You're nearing your limit.**
We'll send a message when your balance falls below £50.
- ▶ **You don't have enough to pay a standing order.** If you're able to move your money from other accounts, you will have until 2.30pm (UK time) to pay in cleared funds in order to make any payments.
- ▶ **You've reached your limit.** You will only receive this message once when you first reach your limit and have zero available funds.

You can receive alerts abroad, but please check with your service provider for any charges you may incur.

You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on **0345 721 3141**. If you don't want to receive alerts you can text **STOP** to **65558** to opt-out.

If you opt-out you may miss important messages about your account so make sure you keep track of your balance and regularly check your statements through Mobile Banking, Internet Banking or Telephone Banking.

Mobile alerts are sent before 10am UK time 7 days a week including Bank Holidays. This is a free service for all eligible current account customers.

Telephone Banking

Our Telephone Banking service is quick and easy to use and is available 24 hours a day, seven days a week.

With just one call you can:

- ▶ Check your current balance.
- ▶ Pay your bills.
- ▶ Transfer money between your own accounts or to another person.
- ▶ Find out what's gone in and out of your account.
- ▶ Set up standing orders and check direct debits.
- ▶ Travel Money orders are via a dedicated phone line.

And much more.

Please note that although you can give us instructions 24 hours a day, seven days a week through our Internet Banking, Mobile Banking and Telephone Banking, some of these instructions cannot be processed until the next working day, for example, if the instruction is given after 10pm or at weekends.

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.

Keeping track of your money – at home and outside the UK

There are many ways to stay in touch with your money whether you're at home or on the go.

Statements

- ▶ It's quick and simple to print or download your statements with our Internet Banking service.
- ▶ Bank statements will show every transaction you make.
- ▶ You can also print a mini statement at any Bank of Scotland or Halifax cash machine, showing the ten latest transactions on your account.
- ▶ For fraud and security reasons, if you apply for your account whilst living outside the UK, your account will not be opened until you have registered for Internet Banking. Once registered, you will receive statements and certain other correspondence electronically. You can choose to receive these on paper at any time.

Check your balance

You can check your up-to-date balance at:

- ▶ Cash machines in the UK and abroad that are part of the LINK or Visa network.
- ▶ Online through Internet Banking at **bankofscotland.co.uk**
- ▶ Over the phone by calling **0345 721 3141**.
- ▶ In branch.
- ▶ Using Mobile Banking.

Using your card outside the UK

While you're away, your Bank of Scotland Visa debit card can be used to make purchases and cash withdrawals where the Visa sign is displayed (charges apply). For details please see the Banking Charges section of the Bank Account Conditions or **bankofscotland.co.uk**

Travel money

You can buy your foreign currency and American Express® Travellers Cheques from us from any Bank of Scotland branch, on the phone or online.

We will also buy them back† from you when you return from your trip.

Call us on **0345 304 0029**
(lines open 24 hours a day,
7 days a week)

For full details of the travel money services available to you as well as the terms and conditions and charges that apply to them, please see our 'You and your money abroad' brochure, our Banking Charges section of the Bank Account Conditions or **bankofscotland.co.uk**

†The price at which we buy back your currency may differ from the price at which we sold it to you. There are minimum denominations we can accept in certain currencies. Details of these are available on request. We may not be able to re-purchase currency if a country becomes embargoed or we no longer deal with that currency.

Nice surprises

Useful services

Having a current account that makes things easy for you is a must. But having one that also gives you something back – and might even provide some nice surprises – is even better. Our accounts give you the choice of signing up for Everyday Offers and It's On Us...



Get more from your monthly spend

With Everyday Offers you can earn up to 15% cashback at the type of places you like to shop. It's completely free of charge and easy to use.

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1. View your offers in your Everyday Offers page online.
 2. Activate the offers you want to use.
 3. Shop with your debit card or credit card in line with offer conditions.
 4. Get the money you earn paid back into your current account at the end of the following month.
-



Isn't it nice when someone else pays?

Already registered for Everyday Offers? Then you can also sign up for It's On Us – which could deliver a very nice surprise. Every month, we give 500 customers the chance to be paid back for something they've bought with their credit or debit card (as long as they're the main cardholder) – up to a value of £500.

- ▶ Once you're registered for Everyday Offers, you can activate the It's On Us offer from your Everyday Offers homepage.
 - ▶ Shop as normal using your Bank of Scotland debit or credit card.
 - ▶ We'll let you know if you've won and reimburse your account at the end of the following month.
-

Everyday Offers is available to personal current account customers with a Bank of Scotland debit/credit card aged 18+ who are registered for Internet Banking. Any cashback earned on credit card purchases will be paid to the primary account holder, so long as they have a Bank of Scotland Bank account with a debit card. You'll need to stay registered for Everyday Offers and keep your current account open to receive your cashback. Merchant offers and cashback amounts vary and must be activated through Internet Banking for your next purchase.

It's On Us is available to Bank of Scotland UK personal current account customers with a debit and/or credit card aged 18+ (excludes NI). To enter the draw you'll need to have registered for Everyday Offers through Internet Banking for up to one week and have activated It's On Us. Terms and conditions apply.

Bank of Scotland

Basic Account

special conditions

Our Basic Account is for customers who are legally resident in the EU and do not qualify for one of our other bank accounts.

We have age restrictions on our accounts. To open a Basic Account, you need to be aged 18 or over.

There are limits on the number of accounts you can have and what you can then do. You can have up to 2 Basic Accounts; one account must be in your sole name and one in joint names. Either of you can sign and give instructions on behalf of the other.

You can take money out of our branches or from our Cashpoints® or LINK cash machines but there are limits to the maximum amounts you can have every day.

Cash machine	Post Office
£500	£300

You can make balance enquiries at any Post Office.

We may decide to close your account if we become aware that you have:

- ▶ opened another payment account in the United Kingdom;
- ▶ given us false or misleading information when you applied for the account which, had we known about it at the time, would have caused us to refuse to open your account;
- ▶ not used your account for more than 24 consecutive months;
- ▶ used or tried to use your account unlawfully or have acted threateningly, abusively or violently towards our staff; or
- ▶ left the EU or reside in a state that is no longer part of the EU.

If we decide to close your account, we will write to you at least two months before, explaining our position unless this would mean we would be breaking any law, regulation, code, obligation or duty (including to our staff). We won't write to you two months before if we are closing your account because you have used it or tried to use it for illegal activity, or you have provided incorrect information or have acted in an abusive, threatening or violent way.

From time to time we will review your financial circumstances and the way you are using your account. We may decide to move you to a more suitable account if you become eligible for it. We will write to you about this at least two months before moving your account, giving our reasons.

For customers who open a Basic Account from 2 September 2016, for fraud and security reasons, if you apply for your account while living outside the UK, we will not open your account until you have registered for Internet Banking. Once registered, you will receive statements and certain other correspondence electronically. You can choose to receive these on paper at any time.

Important information

How long do my payments take?

We send all UK payments via faster payments other than cheques, CHAPS and direct debits. The majority of payments made (other than by cheque, CHAPS and direct debit), between UK accounts will be processed using the Faster Payments Service, with payments usually reaching the receiving account within two hours.

Payments for larger amounts may take up to a day. We will advise you when you ask us to make a payment if the organisation you are sending the payment to is not a member of the Faster Payments Service.

If we cannot make the payment using the Faster Payments Service you can contact us on **0345 721 3141** or call into your local branch to ask if there is any other method available to make the payment.

For more information about the time it takes to make a payment please see the Bank of Scotland Bank Account Conditions & Banking Charges booklet.

Safeguarding your account

What can I do to avoid theft or fraud?

- ▶ Here are some simple rules to follow so that you're always in control of your money:
- ▶ Make sure that your cheque book and cards are safe, but don't keep them together.
- ▶ We recommend you don't write down your PIN. But if you need to write it down, disguise it so that it's not recognisable as your PIN, and never keep it with any of your cards. Never let anyone else know your PIN.
- ▶ Take care to shield your PIN when you make purchases or use a cash machine.
- ▶ Always sign your cards in ballpoint pen as soon as you receive them.
- ▶ Always be sure when you give out your bank details that you know who you're giving them to and why they need them.
- ▶ Check your statements regularly and get in touch if you see any transactions you don't recognise.

Sending money outside the UK or in a foreign currency

This payment service allows you to send money outside the UK or in a foreign currency quickly, securely and easily.

You'll need to give us accurate information about the person you are sending money to. It is recommended that you provide us with:

- ▶ Their full name and address
- ▶ Their Business Identifier Code (BIC)/SWIFT code (where applicable) or national bank code
- ▶ Their bank account number or International Bank Account Number (IBAN) where applicable
- ▶ Their bank's full address

BIC and IBAN are similar to a sort code and account number in the UK and are mandatory for payments to the EU, EEA and a number of other countries in Europe and globally. When making a payment, please check with the person receiving the

money if an IBAN and/or BIC is a mandatory requirement for payments to be processed.

There are charges to use these services, if you'd like more information, call Telephone Banking on **0345 721 3141**, 24 hours a day. You can also visit us in branch.

Lost or stolen Visa debit cards and cheque books

You must report any theft or loss as soon as possible so that we can prevent other people from using your account.

Please call any Bank of Scotland branch or the Bank of Scotland 24-hour Lost and Stolen Cards service on **0800 028 8335** or **0131 454 1605** from abroad.

You will receive replacement cards and/or cheque books from us usually within 5 working days of notifying us.

Get in touch

-  bankofscotland.co.uk
-  0345 721 3141
-  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

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

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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.

Information correct as of October 2018.

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