

Classic Account



**Your everyday account
with ready-to-go features**

Our Classic Account explained



**BANK OF
SCOTLAND**

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Welcome

Before we take you through how to use your account, there are two quick things you might want to do:

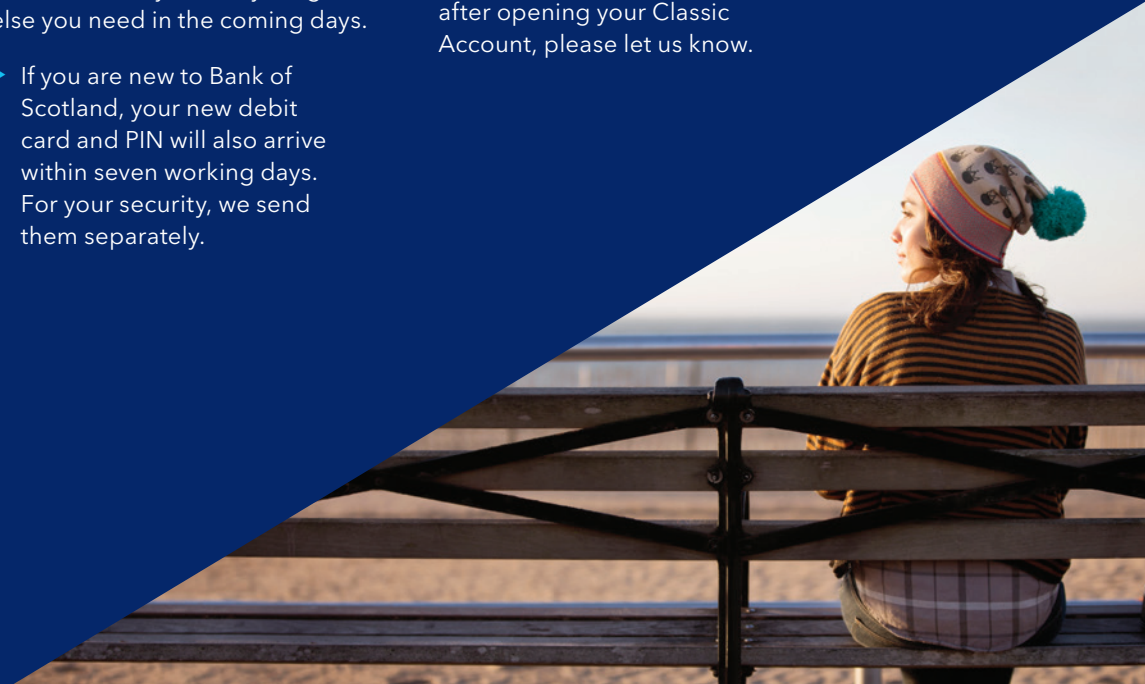
1. Set up Internet, Telephone and Mobile Banking. Follow the simple steps from page 5 onwards.
2. Talk to us about switching your salary and regular payments to your new account, if you haven't already. You'll find out more on page 16.

What you'll receive next

You should already have your sort code and account number, and we'll send you everything else you need in the coming days.

- ▶ If you are new to Bank of Scotland, your new debit card and PIN will also arrive within seven working days. For your security, we send them separately.

- ▶ If you've ordered a new debit card or cheque book, they'll arrive within 10 days. If there's anything you're missing 10 days after opening your Classic Account, please let us know.



Your Visa debit card

Quick, convenient and easy to use, your Bank of Scotland Visa debit card can be used in shops, online, over the phone and to withdraw up to £500 a day from ATMs worldwide.



Transactions on your account you don't recognise? Tell us as soon as possible. Call **0345 721 3141**.

Lost or stolen cards – let us know on **0800 028 8335** (or **+44 0131 454 1605** from abroad).

You can use a Visa debit card:

- ▶ There's no charge to withdraw cash from any of our wide network of UK Cashpoint® machines (a charge may apply at other ATMs). You can also withdraw up to £300 from Post Office® branches.
- ▶ You can even use your Visa debit card abroad wherever you see the Visa sign. Fees apply to using your debit card abroad. Please see our Banking Charges section in the Bank Account Conditions for more details.

Call **0345 721 3141**

- ▶ for general enquiries
- ▶ if you need a new PIN.

Banking your way Every day

Internet Banking

With our Internet Banking service you can view statements, check your balance, see Direct Debits, set up standing orders, transfer money and make payments online. Pay your bills. Simply set up a list of companies you want to pay in advance. Register at bankofscotland.co.uk/register

At the Cashpoint, you can:

- ▶ Check your balance, change your PIN, or withdraw cash.
- ▶ Top up your pay-as-you-go mobile phone.[†]
- ▶ Pay in cash and cheques at many of our machines.

Mobile Top Up may not be available at all of our ATM machines. Please note topping up your mobile will reduce your daily cash withdrawal limit. Please note, 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 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.

[†] The Tesco mobile network is not available at our Cashpoint machines in ASDA and Waitrose stores. Please note, topping up your mobile will reduce your daily cash withdrawal limit.

Telephone Banking

Get your balance, check recent transactions, book an appointment at your branch, order cheque books, make payments and so much more. You can use our 24/7 automated service and our advisers are available from 7am to 11pm, seven days a week if you'd like to speak to someone. Call us on **0345 721 3141**.

Everyday Banking at the Post Office

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



Mobile Banking

Mobile Banking App

With our Mobile Banking app you can view your balance, transfer money between accounts, make payments and set up new ones.

If you're registered for Internet Banking, you can start using the app straight away with your existing username and password. You can download the app to your smartphone from major app stores. Or log in to mobile-optimised Internet Banking through your mobile browser at mobile.bankofscotland.co.uk

Register at bankofscotland.co.uk/register or via the Mobile Banking app, or ask in branch.



Mobile Banking App is 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. 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. Terms and conditions apply. Text Alerts are available to our personal current account customers aged 16 and over. Android/Google Play is a trademark of Google inc. Apple, the Apple logo and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Moving your money

It's easy to manage and move your money with our range of simple services

Making quick, secure deposits

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™ before the branch closing time will be processed the same working day. Any deposits using our depositpoint™ made after the branch closing time or at weekends will be processed the next working day. All cash will be immediately available when processed and cheques will follow normal clearance timelines.

Please remember, weekends and Bank Holidays are not counted as working days.

Direct Debits

Direct Debits are a quick and easy way to make payments. They go straight from your account to a company or service. It's particularly useful for paying regular bills like your utilities, where the amount you pay may change.

If you ever need to cancel or change a Direct Debit, simply let the company you're paying and us know. If you think there has been an incorrect payment, tell us immediately and we'll arrange a full and immediate refund and tell the company or business involved that you've done this.

Standing orders

Another easy way to pay is with a standing order: a fixed, regular payment from your account. We can help set these up for you and if you ever need to change or cancel a standing order, just let us know.

Moving your money

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 nonworking 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 a payment takes you overdrawn, you have until midnight to pay money into your account to avoid a daily arranged overdraft fee for 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.

Sending money outside the UK or in a foreign currency?

This payment service helps you send money outside the UK or in a foreign currency quickly, easily and securely. To find out more and details of any charges that apply, go to [bankofscotland.co.uk/internationalpayments](https://www.bankofscotland.co.uk/internationalpayments), visit a branch or call **0345 721 3141**.

Overdrafts

Arranged overdrafts

We can offer our Classic Account holders an arranged overdraft. This could give you some financial flexibility for those unexpected bills and payments or if you just need to borrow a small amount for a few days at the end of the month.

Here's how it all works

| | | | | |
|----------------------|---|---------------------------|---|--------------------------|
| Borrow up to £1,250 | + | Between £1,250 and £2,500 | + | Over £2,500 |
| 1p for every full £6 | | 1p every further full £7 | | 1p every further full £8 |

If you borrow £1,250 or less, you'll only pay one fee of 1p for every full £6. If you borrow more, the fee you'll pay will be a combination of the fees shown above.

Calculating your overdraft fees

Your daily arranged overdraft fees are calculated depending on how much you borrow and could include up to three amounts added together.

Examples of how daily arranged overdraft fees are calculated

| | | | | | |
|--------------------------------|--------------------------------------|--------------------------------------|------------------------------------|--|-----------------------------------|
| If you borrow £500 | £500 at 1p for every full £6 | | | | Total daily fee = £0.83 |
| If you borrow £1,600 | First £1,250 at 1p for every full £6 | Plus, £350 at 1p for every full £7 | | | Total daily fee = £2.58 |
| | £2.08 | + £0.50 | | | |
| If you borrow £3,200 | First £1,250 at 1p for every full £6 | Plus, £1,250 at 1p for every full £7 | Plus, £700 at 1p for every full £8 | | Total daily fee = £4.73 |
| | £2.08 | + £1.78 | + £0.87 | | |

Representative example

If you use an arranged overdraft of £1,200, then we'll charge you a daily arranged overdraft fee of £2.00.

Overdrafts are subject to application and approval and repayable on demand.

Overdrafts

Daily charging

Instead of paying all fees in one go each month, a daily arranged overdraft fee will be charged at the end of each day you use your arranged overdraft including weekends and bank holidays – so you'll pay for what you borrow on the day you borrow it.

This will help you keep track of how much using your daily arranged overdraft costs you.

If you go over your limit

So all your payments are made, it's important you manage your account within your arranged overdraft limit. If you don't have enough money in your account or you reach your limit, you may not be able to make any more payments. If a payment takes you over your limit or we refuse it, you won't be charged.



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've started using your arranged overdraft and are being charged.** You will only receive this message once when you are first charged for using your overdraft. You have until midnight to pay in enough to avoid future daily arranged overdraft fees. The money needs to be immediately available to use, so you could transfer money from another personal account you have with us via Mobile, Internet or Telephone Banking or pay in cash over the counter in branch.

- ▶ **You're nearing your limit.** We'll send a message when your balance falls below £50. If you have an arranged overdraft, we'll also send an alert when you're within £50 of your arranged limit.
- ▶ **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 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 throughout the day, 7 days a week including Bank Holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad, your network service provider may charge you.

Travel money options



Use your Visa debit card when you're abroad in hotels, bars, restaurants and shops. Fees apply, so please refer to the Banking Charges section of the Bank Account Conditions for more information. Your Visa debit card is an alternative to carrying cash, and is just as safe to use abroad as it is at home. We'll monitor your account when you're out of the country, and if we see anything suspicious, we'll try and text or call you to let you know.

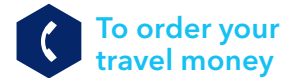
Whilst you're away you can use the Mobile Banking app to keep track of your spending and do your banking.

You might like to take foreign currency or American Express® Travellers Cheques with you when you go abroad.

Order your foreign currency or Travellers Cheques by 3pm Monday to Friday (excluding Bank Holidays) and we'll deliver them free of charge to any of our many branches for you to collect after 1pm the next working day or to your home address.

Our branches will also buy back any foreign notes or American Express Travellers Cheques you have left over.

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.



Internet Banking – if you've registered, sign in to **bankofscotland.co.uk**
Phone **0345 304 0029** (lines open 24 hours a day, 7 days a week.
Call in to your local branch.

For further details on all our travel money services please visit [bankofscotland.co.uk/travel](https://www.bankofscotland.co.uk/travel)

Cheques



If you need to cancel a cheque, call us on **0345 721 3141** or come in to your nearest branch.

Not all shops accept cheques any more, but you might still find them useful in some situations.

Processing cheques

For more information on paying in cheques and the processing times, please refer to your Bank Account Conditions and Banking Charges Guide.

Unpaid cheques

If you write a cheque without having enough money in your account to cover it, it might get returned (or 'bounced'). Cheques can usually be returned up to six days after we receive them and charges may apply. Please refer to the Banking Charges section of the Bank Account Conditions for more information.

Save when you spend

Save the Change[®], a simple automatic way to save.

How it works

- ▶ Sign up for Save the Change[®] and every time you buy something with your Bank of Scotland Visa debit card we'll round up the amount to the nearest pound and transfer the difference from your current account to an eligible Bank of Scotland savings account.
- ▶ We'll only make Save the Change[®] transfers when your current account is in credit.
- ▶ You can use your own savings account, or choose a friend or family members'.
- ▶ It's flexible, too. You can call us or use Internet Banking to turn Save the Change[®] on or off whenever you like, or to change your chosen savings account.

Save the Change[®] is available for the following savings accounts: Access Saver, Young Saver and Internet Saver.

We will apply Save the Change[®] to all Visa debit card purchases both in the UK and abroad.

If you use Internet Banking, you can register for Save the Change[®] online at **bankofscotland.co.uk/savethechange** Alternatively, you can call **0345 721 3141** or ask a member of staff at any branch. If you need to, you can open a new Bank of Scotland savings account to use Save the Change[®].

We make switching easy

We can get your new Bank of Scotland current account set up and ready to use in just seven working days.



All you need to do is:

- ▶ let us know the date you want to be switched
- ▶ tell us the account details, including the 16 digit number from your debit card for the account you want to switch from.

We'll sort everything out for you. Your standing orders and Direct Debits will be automatically transferred to your new account. We will work with your old bank to close your account so you don't have to.

We'll also transfer any remaining balance in your old account to your new one or, if you have a debit balance in your old account, we can arrange to transfer money from your new account to pay off the amount. You can use your old

account as normal up until the switch date. And from the switch date we will start making payments from your Bank of Scotland account.

Easy ways to switch

For more information about our switching service:

- ▶ Visit us in branch
- ▶ Call us on **0345 602 5293**. Lines are open 8am-8pm Monday to Friday, or 8am-4pm on Saturdays
- ▶ Visit [bankofscotland.co.uk](https://www.bankofscotland.co.uk)

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

Important Information

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

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve the quality of our service. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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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.

All information correct as of January 2019.

Get in touch

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

 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](https://www.bankofscotland.co.uk/accessibility/signvideo)