

# Bank of Scotland

Save the Change conditions

For use from 1 November 2022



## Bank of Scotland Save the Change conditions

You can switch on Save the Change® if you have a Bank of Scotland debit card with a Current Account, Classic Vantage, Ultimate Reward Current Account, Basic Account, Platinum Vantage, Gold Vantage, Silver Vantage, Premier Vantage, Platinum Account, Premier, Gold, Silver, Classic, Cash Account, Graduate, Student Account, Student Current Account, Under 19s Account and Smart Start Spending Account. (Not all of these accounts are available to new customers, but if you already have one you will be able to set Save the Change up on it.)

Most times you use your debit card to pay you can save the change. Check:

[bankofscotland.co.uk/bankaccounts/help/save-the-change](https://bankofscotland.co.uk/bankaccounts/help/save-the-change) for a list of savings accounts that work with Save the Change.

Before July 2018, some Bank of Scotland customers chose to save their change to accounts held by others, like family or friends. This isn't available to new Save the Change customers. If you already pay your change to someone else, this can continue but you won't be able to change the person. You can only change to one of your own Bank of Scotland savings accounts.

## Bank of Scotland Save the Change special conditions

Our agreement with you is made up of:

- the 'general conditions' that apply to your bank account;
- the 'general conditions' that apply to the savings account you've chosen; and
- these special conditions

If there's a conflict, these special conditions apply.

## How does Save the Change work?

When you pay with your Bank of Scotland debit card, we'll round the amount up to the next whole pound. We'll do this when we take the payment from your account. We'll add the difference ('the change') to the change from other Bank of Scotland debit card purchases we process for you that day. As long as this doesn't take your bank account overdrawn (or more overdrawn) we'll add your total change to your chosen savings account at the start of the next working day.

## What payments can I use Save the Change with?

You can save the change from payments you make with your Bank of Scotland debit card (including Contactless and Mobile payments) except for:

- cash withdrawals, through branches, cash machines, shops and similar outlets;
- any foreign currency you buy;
- any bill payments you make through a machine; or
- any fees you're charged for using a non-Bank of Scotland ATM

### Good to know

- If you pay for something that's a whole pound amount, we won't round your payment up to the next pound;
- If you pay for something in a foreign currency, we'll only save your change after the amount of your foreign currency transaction has been changed to pounds and any charges applied;
- If your Bank of Scotland debit card transaction is cancelled or reversed (for example you get a refund), or if you tell us you think it was fraudulent, your change will stay in the savings account;
- If you have a joint bank account, we'll save the change from all your joint account holders' Bank of Scotland debit card payments too. This means you mustn't register for Bank of Scotland Save the Change unless all your joint account holders agree. You must all transfer your change to the same savings account;
- If you sign up for Everyday Offers, the cashback you earn will be based on the amount of your debit card purchase or payment without the change you save

## Checking if you might go overdrawn

Before we transfer any change we'll check the credit balance you've got available, less the amount of any card transactions you've made which haven't yet been taken from your account.

## Weekends and bank holidays

Normally:

- any change you save from debit card payments we process on a Friday will be added to the savings account at the start of Monday;
- any change you save from debit card payments we process for Saturday, Sunday and Monday will be added together at the end of Monday and transferred to the savings account as one amount at the start of Tuesday

If the Friday, Monday or Tuesday aren't working days, we'll add your change over the extra days. We'll work out the total amount of your change at the end of the first working day and transfer it to your chosen savings account at the start of the next working day (as long as this doesn't take your bank account overdrawn or more overdrawn).

## Want to change your mind?

Use Internet Banking to cancel Save the Change or alter the savings account you transfer your change to. You can also call **0345 721 3141** (adviser service 8am - 8pm, seven days a week) or visit your local Bank of Scotland 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](http://www.relayuk.bt.com)

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

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

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This information is correct as of November 2022 and is relevant to Bank of Scotland plc products and services only.