

# Smart Start

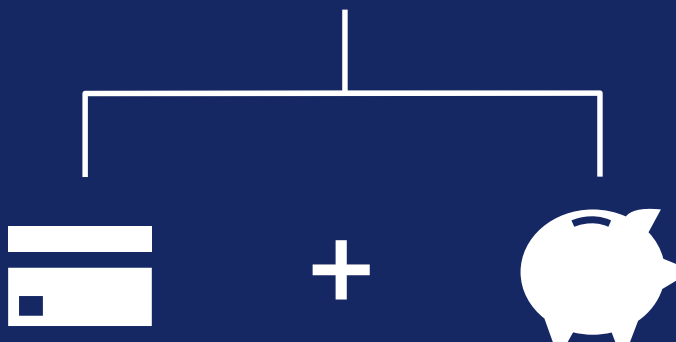
Your Spending Account and Savings Account welcome pack



**BANK OF  
SCOTLAND**  
By your side

# Welcome to Bank of Scotland Smart Start

This guide will help you make the most out of your accounts as you begin to save, earn, spend and learn.



## What you'll get from your Spending Account

- ✓ **A contactless Visa debit card** so you can pay for things or take money out at cash machines.
- ✓ **Easy access to your accounts** when you've registered and activated your Internet Banking log on. You can see your balance and spending at any time.
- ✓ **Account support with spending limits** so you don't overspend. Your parent or guardian will also be able to help, as they can see your account until you choose to manage it by yourself.

## What you'll get from your Savings Account

- ✓ **Get used to saving** and learn about money and saving for the things you want.
- ✓ **Earn interest** helping you increase savings as you put money away into your account.

# What's in this guide

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## Learn

Ways to manage your accounts

**4-5**

Keeping your accounts safe

**8-9**

If something isn't clear

**11**

---



## Spend

Using your Spending Account debit card

**6**

Making payments and spending

**7**

---



## Save & Earn

How to save and earn money

**10**

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# Ways to manage your accounts



## Internet Banking

Once you've registered and activated your Internet Banking log on you can check and manage your money any time you like, such as:

- Outgoing payments - payments leaving your account.
- Incoming payments - when money has been paid in.
- Moving money between your Spending Account and Savings Account.



Go to **bankofscotland.co.uk/internetbanking** to register for Internet Banking.

## Mobile Banking

When you have Internet Banking you'll then be able to use our Mobile Banking app. Just download the app from your phone's app store, to manage your money on the go.

You can also pay in cheques through the Mobile Banking app, so there's no need to go into a branch.

Activate the Mobile Banking app notifications and we'll send you account updates based on what you've been doing.

- You can check outgoing and incoming payments.
- Get a spending summary - a weekly notification of your debit card spending.



## Cash machines

And if you need cash out of your Spending Account, you can use your debit card free of charge at any of our Bank of Scotland Cashpoints® in the UK. You may be charged at other machines in the UK and worldwide.



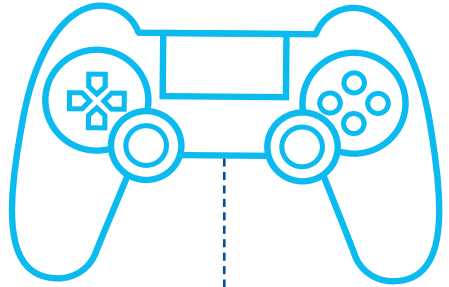


## Text message alerts

Our text message alerts service offers an easy way to stay on top of your money without even having to think about it.

So if we have a mobile number for you, we can help you keep an eye on your balance.

To find out more about alerts, go to [bankofscotland.co.uk/alerts](http://bankofscotland.co.uk/alerts)



## Other ways to manage your accounts

### At the Post Office®

You can use your Spending Account debit card to take out or pay in cash. You can also pay in cash or cheques to your Spending Account and Savings Account with a paying-in slip.

### In branch

Visit us in branch to manage your Spending Account and Savings Account, you'll need to bring your debit card.

### Telephone Banking

If you are 16 or older you can use our Telephone Banking service, so call us on **0345 721 3141** to set this up.

### Statements

We will send you regular statements through the post. You can change how often you get these or you can choose to go paper-free and get your statements sent to your Internet Banking inbox. You can let us know what you want to do in Internet Banking.



# Using your Spending Account debit card



## Contactless

Now you have a debit card, you can pay with contactless. It's easy to tap your debit card where you see the contactless symbol - you can use this in a shop up to the current contactless limit.

## Here's how to get the most out of your debit card.

First, make sure you've signed your debit card and you can remember your Personal Identification Number, or PIN for short. Think of a PIN as being like a key that unlocks your account and debit card. It's just for you and it's important as it helps to keep your money safe.

You can use your debit card and PIN to pay in shops up to your spending limit. You can also use your debit card worldwide.

## Mobile payments

If you have a smartphone you can add your debit card to Apple Pay if you're 13 or over, or Google Pay after you turn 16.

You'll be able to use your phone just like your debit card when you see the contactless symbol - just tap and pay.



ApplePay  
[bankofscotland.co.uk/applepay](https://bankofscotland.co.uk/applepay)



GooglePay  
[bankofscotland.co.uk/google-pay](https://bankofscotland.co.uk/google-pay)



# Making payments and spending

## Spending limits

You'll only be able to spend money that's in your Smart Spending Account – but to help you manage your money, we've made it easy for you by setting daily spending limits so you don't overspend.

Age	Daily Limit		
	11-15	16-17	18
Use your debit card to pay online and in shops.	£200	£1,000	The money you have in your account.
Use Internet Banking to transfer money.	£500 This limit also applies to your Savings Account.		
Use one of our branches with a counter to take money out.	£1,000	£5,000	
Use your debit card to take money out of a cash machine.	£100	£500	
Use the Post Office to take money out.	£100	£300	

Taking money out at a Post Office goes towards your daily cash machine limit.

If something goes wrong with your account and we allow you to spend more than you have in it, we won't charge you and we'll work with you to make sure your account is put right.

## Payments and transfers

You can send money from your Spending Account to another person's account and they can send money to yours – making it easy to split the cost of a cinema trip or to pay a friend back for pizza. Or you could make a transfer from your Savings Account to your Spending Account.

## Direct Debits

If you set up a Direct Debit, on a set date money comes out of your Spending Account and goes to a person or a company. You could use a Direct Debit to pay for something you want to pay regularly – like a monthly magazine subscription.

## Standing orders

You can set up a standing order, which means you can make a regular payment for the same amount of money. So you could make a payment from your Spending Account to your Savings Account every month.



# Keeping your accounts safe

## Managing your PIN

You can change your PIN to something easier to remember at any cash machine. But, you'll need to enter the PIN we've sent you first before you can change it to something only you know.

Never share or tell anyone your PIN - they might use it to take money out of your account or buy things without you knowing.

## Bank of Scotland Secure

To give you extra security when shopping online, we use Bank of Scotland Secure. This is also called Visa Secure.

Bank of Scotland Secure helps protect you from fraud. It will either let you make the payment, or ask for more details to make sure it's you and not someone else using your debit card.

To find out more, go to [bankofscotland.co.uk/secure](https://bankofscotland.co.uk/secure)

## Freeze your debit card

If you lose your debit card you can use our Mobile Banking app to quickly stop people using it by freezing and unfreezing different types of payments.

It's really useful if you've forgotten where you put your debit card for a short time - but you know it's definitely not lost or stolen. Or if you just want to control how and where your debit card can be used.



It's really important if you think your debit card is lost or stolen you let us know straightaway.

Tell us by using Internet Banking, the Mobile Banking app or by giving us a call, and we'll cancel it for you.

Your parent or guardian will need to call if you're under 16.

[bankofscotland.co.uk/lost-card](https://bankofscotland.co.uk/lost-card)



## Fraud guarantee

You need to take care when using Internet Banking or the Mobile Banking app. If you do everything you can to keep your details and devices safe but another person uses your account without you knowing or without your approval, we'll refund any money you may lose.

Find out more at  
[bankofscotland.co.uk/fraud-guarantee](http://bankofscotland.co.uk/fraud-guarantee)

## Protecting yourself from fraud

The internet has lots of things that can help you. But you need to know how to stay safe online.

Find out more at  
[bankofscotland.co.uk/security](http://bankofscotland.co.uk/security)



### Ways we use your data

**Download** our information sheet to find out more.



# How to save and earn money

## Earning interest

When you have money in your Savings Account we'll pay you interest on it. [bankofscotland.co.uk/savings/interest-rates](https://www.bankofscotland.co.uk/savings/interest-rates)

### Save the Change®

If you switch on Save the Change®, each time you use your debit card to buy something you'll save. We'll round up the amount you've spent to the nearest pound and move the difference from your Spending Account to your Savings Account. So you can save easily. Those pennies soon add up!



You can switch this on in Internet Banking. To find out more go to [bankofscotland.co.uk/savethechange](https://www.bankofscotland.co.uk/savethechange)

## You can give your Savings Account a name

Set a savings goal to aim for and name the account to match. Something like 'Driving lessons' or 'My new trainers' will help to remind you and motivate you to save.

You can also change the name of your Spending Account if it helps you keep track.

Plan how much and for how long you want to save for. You could set up a standing order into your Savings Account or transfer birthday money and cheques until you reach your target.





# If something isn't clear



Our online videos will take you through how to use your accounts

**[bankofscotland.co.uk/smartstart/help](https://bankofscotland.co.uk/smartstart/help)**



If you're not sure about some of the financial wording we've used, you'll find more information here

**[bankofscotland.co.uk/smartstart/help](https://bankofscotland.co.uk/smartstart/help)**



Visit the Smart Start page

**[bankofscotland.co.uk/smartstart/help](https://bankofscotland.co.uk/smartstart/help)**

Call us on

**0345 721 3141**

Our advisers are available every day from 7am to 11pm. Your parent or guardian will need to call if you're under 16.

**Ask in branch.**

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If you need this communication in another format such as large print, Braille or audio CD please contact us.

If you have a hearing or speech impairment you can use Relay UK or contact us by textphone on **0345 600 9644**. Adviser service: 9am-5:30pm every day.

In either case, calls are serviced by Relay UK. SignVideo services are also available if you're Deaf and use British Sign Language: **[bankofscotland.co.uk/contactus/signvideo](https://www.bankofscotland.co.uk/contactus/signvideo)**

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## Additional 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.

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

Calls and online sessions may be monitored and/ or recorded for quality evaluation, training and to ensure compliance with laws and regulations. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

If you want to make a complaint, you'll find helpful information at: **[bankofscotland.co.uk/contactus/complain](https://www.bankofscotland.co.uk/contactus/complain)**

Text message alerts are sent from 8am UK time, 7 days a week including Bank Holidays.

To use our Mobile Banking app you need to have a valid phone number registered to your account and be set up to manage your accounts using Internet Banking. Our app is available to iPhone and Android users only and minimum operating systems apply, so check your App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

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