

# Current Accounts

**Get more from your money**

Add Vantage to your current account

1 November 2022



**BANK OF  
SCOTLAND**

# Earn more with Vantage

With Vantage you can earn interest on the money in your current account. It's a free add-on for Classic, Silver, Gold, Platinum and Premier accounts and offers an interest rate payable on balances from £1 to £5,000.

## How to get the most out of Vantage

All you need to do is:

- stay in credit during the monthly billing period;
- pay in at least £1,000 each calendar month; and
- pay at least two different direct debits from your Vantage account each calendar month

If there's a month when you don't pay in £1,000, stay in credit, and pay two different direct debits, you won't get interest on the money in your account for that month. Vantage doesn't pay interest on the amount of any balance over £5,000 so, if you have more than this to save you might want to consider talking to us about our range of savings accounts.

Vantage interest rates are variable, calculated daily and paid monthly.

The rate payable depends upon the account balance. The rate applicable to each part of the account balance is shown in the table below.

## Vantage interest rate

Vantage interest rate on each part of your balance	AER %	Gross % p.a.
£1-£3,999.99	0.60	0.60
£4,000-£5,000	1.50	1.49
£5,000.01+	No interest is paid on the amount of your balance over £5,000	

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

Customers are limited to a total of three Vantage accounts.

## To add Vantage to your account:

Visit any branch or call **0345 721 3141** from 9am – 6pm Monday to Saturday.

If you want to make a complaint, visit a branch or learn more online at:

**[bankofscotland.co.uk/contactus/complain](https://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 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](https://bankofscotland.co.uk/contactus/signvideo)**

If you need support due to a disability please get in touch.

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.

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.

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.

Account opening is subject to our assessment of your circumstances. You must be 18 or over and living in the UK. Interest is paid monthly. Interest rates are subject to change. Call us, go online or visit one of our branches for more information on all fees and interest rates.

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

## Get in touch

 [bankofscotland.co.uk](http://bankofscotland.co.uk)

 **0345 721 3141**

from 9am – 6pm

Monday to Saturday

 Visit your local branch



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