

Guide to Changes

For current accounts with
Vantage and Platinum Account
For use from 13 April 2018



Notice of Variation

From **1 July 2018**, we're making some important changes to our current accounts with Vantage and Platinum Account. Below, and on the next few pages, are details of what these changes mean for you and how the terms and conditions are changing. Please take the time to read and understand what's going to change and consider how it might affect you. This may mean the account is no longer suitable for you.

If you have a Platinum Account, our third party providers who provide the account benefits are also making changes to their policy wording about data privacy and how they protect, manage and use your personal data. This is due to changes under The General Data Protection Regulation, known as GDPR and comes into effect on **25 May 2018**.

A copy of the updated welcome pack and account terms and conditions reflecting the changes will be available in branch and online at bankofscotland.co.uk/bankaccounts from **12 July 2018**.

Vantage Accounts

From **1 July 2018**, we will be changing the interest you can earn on your Vantage Accounts. The current interest rate of **2% AER/1.98% Gross** variable, payable on balances between £1 and £5,000, will reduce to **1.5% AER/1.49% Gross** variable. The Vantage conditions are that each month you must: pay into your account at least £1,000 during the calendar month; and keep your account in credit (that is above £0) during the monthly billing period; and pay at least two different direct debits from your Vantage account each calendar month. If you meet the Vantage conditions, you will qualify for credit interest for that monthly billing period, which runs from the second working day of a month to the first working day of the next month.

How your interest rate is changing

Balance	Today	From 1 July 2018
	Current variable interest rate on your whole balance	New variable interest rate on your whole balance
£1-£5,000	2% AER / 1.98% Gross	1.5% AER / 1.49% Gross
£5,000+	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 automatically 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).

Platinum Account

Monthly Account Fee

From **1 July 2018**, we will be changing the monthly account fee for the Platinum Account. This will increase from £17 per month to **£19** per month.

Mobile phone insurance

The excess on your insurance

The excess for every successful claim is changing. You will need to pay a contribution of £100 every time you have a successful claim for loss, theft, damage and breakdown. Your excess is payable for every successful claim and must be paid before your claim will be settled.

Claiming on your insurance

Please see below the change that will be made to the policy wording:

Mobile phone policy section – What you are NOT covered for	
What this means for you	You will be able to have a maximum of 2 successful claims in a 12 month period which starts from the date you submit your first claim.
New Policy Wording from 1 July 2018	<p>We insure your mobile phone for up to 2 successful claims per account holder in any 12 month period. If you have 2 successful claims in any 12 month period you will not be able to make any further claims for loss, theft, damage & breakdown that happens before the anniversary of when the first claim was originally submitted.</p> <p>For example if you submit a claim on 1 January which is successful and submit another claim on 1 May in the same year which is successful you will not be able to make any further claims against this policy that happen prior to 1 January of the following year.</p>

Mobile Phone Policy Section – What you are NOT covered for

Mobile phone policy wording – Who is this policy designed for	
What this means for you	Lifestyle Services Group (LSG) will remove the headings “Summary” and “Description” to make the sections clearer

Mobile phone policy wording – Contents of your mobile

What this means for you

LSG are introducing new wording (as underlined below for highlighting purposes only) to confirm that they do not cover any fraudulent activity where the data on the device has been stolen

New Policy Wording from 1 July 2018

We only cover the mobile phone, we don't cover the contents. This means that any pictures, software, downloads, apps, music or any other content is not covered by this policy so make sure you back it up regularly. This also means that if any of the data or information stored on your phone is used to access any existing accounts or opening new accounts through fraud, we do not cover any financial losses as a result of these acts.

There are lots of ways to back up the contents of your mobile phone and we suggest you do this regularly so if you have a claim and you lose your mobile phone's contents as a result, you can download it on to your new mobile phone and be up and running again in no time.

Mobile phone policy wording – Mobile phones passed into the care of a business or individual for the purpose of providing a service

What this means for you

LSG are adding information about when a mobile phone is passed into the care of a business or individual for them to provide a service

New Policy Wording from 1 July 2018

Where your mobile phone is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile phone and are not covered under the terms of this policy. You must therefore be satisfied that your mobile phone is suitably covered for any theft, loss or damage that may occur while in their care. For example:

- ▶ Delivery service such as a postal or courier service
 - ▶ Mobile phone customisation service
 - ▶ Mobile phone repair service
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Mobile phone policy wording – Losses incurred as a result of the sale of your mobile phone

What this means for you

LSG are adding information about when a mobile phone is lost as a result of the sale of your mobile phone

New Policy Wording from 1 July 2018

We do not cover any loss of your mobile phone or any loss of money expected from any transaction, from the sale or trade of your mobile phone. This is because the mobile phone will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. We therefore recommend you take precautions if you sell your mobile phone, such as;

- ▶ waiting for payment (including waiting for cheques to clear) before releasing your mobile phone,
 - ▶ using a secure payment service,
 - ▶ not accepting cash payments from people you don't know (who could be using forged banknotes), and;
 - ▶ ensuring your mobile phone is sent using a reliable and suitably insured delivery service.
-

Mobile phone policy wording – Counterfeit Mobile Phones

What this means for you

LSG are adding information about how they deal with any claims involving counterfeit mobile phones

New Policy Wording from 1 July 2018

We do not cover any mobile phones that are manufactured in a way to resemble mobile phones made by another company in breach of any copyright laws, or devices that are created by using parts from a number of different phones.

Where we receive a claim for any mobile phones that fall into this category we will return the mobile phone to you unrepaid and the claim will be declined.

Mobile Phone Policy Section – Actions you will need to take on loss, theft, breakdown or damage to your mobile phone

Mobile phone policy wording – If your mobile is lost or stolen report it to the Police

What this means for you

LSG are removing the word 'for loss' from the first sentence below to reflect that many Police forces do not provide reference numbers for lost phones so they will not request a reference number (but the Police still provide them, and LSG still require them, for theft).

New Policy Wording from 1 July 2018

Tell the Police about any lost or stolen mobile phone as soon as you can, we will ask you to provide the Police reference number before we will pay any claim for theft.

If you have difficulty reporting your incident to the police please contact us and we can help to guide you.

Mobile phone policy wording

What this means for you

LSG are introducing new wording giving more information around data privacy in line with Regulatory changes about how they protect, manage and use your personal data.

New Policy Wording from 25 May 2018

We do not tolerate any aspect of fraudulent activity. We work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies, public bodies and airtime providers to identify fraud and support prosecution where appropriate evidence exists.

We, and other organisations, may access and use the information recorded by fraud prevention agencies, from both the UK and from other countries. It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the fulfilment of your claim.

If false or inaccurate information is provided and fraud is identified then we may:

- ▶ Reject the claim and we may cancel your policy. If an excess has been paid this will be returned.
- ▶ Report you to relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
- ▶ Pass the details onto your network or our distribution partner providing this service as part of a wider offering.
- ▶ Share details of the fraudulent claim with a number of industry wide fraud prevention databases. A list of participants and the name and address of the operators are available on request.
- ▶ Pass details to fraud prevention agencies.
- ▶ Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related accounts or facilities.
 - To prevent and detect fraud.
 - Managing credit and credit related accounts or facilities.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact us at **0345 602 1222** for details of the relevant fraud prevention agencies.

Mobile Phone Policy Section – Financial Services Compensation Scheme (FSCS)

Mobile phone policy wording

What this means for you

LSG are making a correction to the policy wording in relation to the FSCS cover by removing the inclusion of 'Lifestyle Services Group'.

New Policy Wording from 1 July 2018

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their liabilities to you. General insurance contracts are covered for 90% of the entire claim with no upper limit. Further information is available from the FSCS by calling **0800 678 1100** and online at fscs.org.uk

Mobile Phone Policy Section – Status Disclosure

Mobile phone policy wording

What this means for you

LSG are removing the FCA's contact telephone number at the FCA's request

New Policy Wording from 1 July 2018

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with the insurer: Assurant General Insurance Limited (Financial Services Register No. 202735).

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register

Mobile Phone Policy Section – Contact details

Mobile phone policy wording

What this means for you

LSG are removing their Registered address from this section as the information is provided elsewhere

Mobile Phone Policy Section – How we handle your personal information

Mobile phone policy wording

What this means for you

LSG are adding more information around data privacy in line with Regulatory changes about how they protect, manage and use your personal data.

New Policy Wording from 25 May 2018

Assurant General Insurance Limited (part of the Assurant, Inc. group companies), registered in England No. 2341082, is committed to preserving the privacy of our customers. Please read the following privacy notice to understand how we, as a data controller, collect, use and protect the personal information that you ("Policyholder" or "you") provide to us for purposes of providing the insurance policy ("Policy") to you.

Personal information that we collect from you

We collect and use the following personal information from you as part of providing your Policy to you:

- ▶ Name and contact details (e.g., postal address, telephone number, mobile number, email address, etc.);
- ▶ Policyholder information (e.g., policy number, certificate number, billing and payment history, etc.);
- ▶ Claims information (e.g., claim number, date of loss and reason, call history, loss details, Police reference number and supporting documentation, covered device information (including make, model, serial number, IMEI), etc.);
- ▶ Records of any correspondence regarding any specific enquiry; and
- ▶ Feedback that you provide on our services (including through customer experience surveys).

You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide services under this Policy to you.

This information is intended to be used by Assurant General Insurance Limited for the following purposes:

- ▶ Performance of our obligations under the Policy and provision of the benefits under this Policy and including claims management. We use your information for these purposes where necessary for the performance of your contract of insurance with us.
- ▶ For statistical analysis, customer experience surveys (where permitted and in compliance with applicable laws), performing internal administrative functions, handling customer enquiries, managing customer relationships and evaluating the appropriateness of this Policy and its benefits. We use your information for these purposes where necessary for pursuit of our legitimate interests (monitoring and improving our offerings and our customer experience and administering our internal processes).

Mobile phone policy wording (continued)

New Policy Wording from 25 May 2018 (continued)

- ▶ Risk evaluation and management (including operational risk), debt recovery, fraud and payment default prevention and evidence management. We use your information for these purposes where necessary for pursuit of our legitimate interests (protecting our business from fraudulent activity and recovering sums due).
- ▶ Anti-money laundering, anti-terrorism efforts and sanctions screening. We use your information for these purposes where necessary for compliance with our legal obligations.

Personal information that we collect from other sources

We also collect and use personal information about you from third parties. We will receive your name, contact information (including postal address and telephone number), customer number and policy information (e.g., level of cover), and bank account information (such as sort code and account number) from your bank or financial institution (through whom you have procured this insurance product) to enable us to administer and perform your contract of insurance with us.

We also receive information about you (relating to your identity and previous claims made) from fraud prevention agencies, financial institutions and similar organisations to help us to make decisions on insurance policies and claims for you; trace debtors, recover debt, prevent fraud and to manage your insurance policy and any claims; check your identity to prevent money laundering; and undertake additional fraud searches, where necessary in pursuit of our legitimate interests in protecting our business from fraudulent activity and recovering sums due.

Who we share your personal information with

Your personal information will be disclosed to other Assurant group companies, our service providers (such as Lifestyle Services Group Limited, an Assurant group company located in the United Kingdom), other insurance companies (e.g., reinsurers), and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. To fulfil your claim, we also share your name, contact details (including postal address, email address and mobile number), and IMEI of your covered device with the manufacturer. For example if you have an iPhone then we will share this information with Apple.

In order to prevent or detect fraud or other criminal activity we share information about you with other organisations and public bodies including law enforcement agencies; within the Assurant group companies and with other insurers; with recognised centralised insurance industry claims review systems, where your details may be checked and updated; with fraud prevention agencies and databases – if you give us false or inaccurate information and we suspect fraud, we record this with fraud prevention agencies.

Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal and regulatory obligations, where required.

Mobile phone policy wording (continued)

**New Policy
Wording from
25 May 2018
(continued)**

Where we send your personal information

With respect to the aforementioned purposes, your personal information may be transferred outside the European Economic Area to countries that do not have equivalent data protection laws (for example, if we share your data with Apple Distribution International that data will be processed and managed by Apple, Inc. which is located in the United States). To ensure an adequate level of security and protection, these transfers will be secured by standard contractual clauses adopted by the European Commission, in line with applicable law. The Policyholder may request information about these international transfers, and/or request access to a copy of our standard contractual clauses using the contact details provided below.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of the contract of insurance and for as long as required or permitted by applicable law or regulation.

How and why we will contact you

We may contact you by post, mobile phone, text, or email to obtain your views on our services and to let you know about important changes to the services which we are providing or to ask you to complete a customer satisfaction survey. Any information that you provide to us in response to these communications will not be used or disclosed other than in accordance with this privacy notice, or without your permission, unless required by law. If you would prefer us not to contact you to obtain your views and feedback on the service or you change your mind in the future and would like us to stop contacting you for this purpose, you can request this at any time by calling us on **0345 602 1222** or in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

Your rights

Pursuant to the General Data Protection Regulation and/or applicable local law, you have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information we hold about you, as well as an objection right which you may exercise at any time by sending your request in writing to: Lifestyle Services Group Limited, PO Box 98, Blyth, NE24 9DL.

You may also submit your request in writing to Data Protection Officer, PO Box 98, Blyth, NE24 9DL, or by sending an email to **DataProtectionOfficer@assurant.com**. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

You may address a complaint or question concerning the processing of your personal information at the above-mentioned contact details. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner's Office, in the country where you live, work, or where you consider the problem has occurred.

AA breakdown cover

Upgrading your cover

The AA have changed the way you can purchase an upgrade to the cover that is included with your account. Upgrade options will only be available when you call the AA in the event of a breakdown if you need the additional cover and not in advance. Additional cover will be called 'Enhanced Cover' and not 'Upgrades'.

Also if you would like to purchase European Breakdown Cover you will need to request it separately direct from the AA.

The AA will be removing the maximum amount of call outs allowed in a year period. The section 'Service Control – Call-Out Limits' and wherever it is detailed will be removed from the terms & conditions.

AA Data Privacy Notice

What this means for you

The AA will add information around data privacy in line with Regulatory changes about how they protect, manage and use your personal data.

New Policy Wording from 25 May 2018

We're The AA PLC, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. We are a data controller of your personal data. We have a dedicated data protection officer. **You** can contact the DPO by writing to the above address for the attention of the Data Protection Officer or by using the contact details in your policy documents.

Our full privacy notice is available at –
<https://www.theaa.com/privacy-policy>

Personal information that we'll process in connection with all of our products and services, if relevant, includes – personal and contact details, **Your** date of birth, gender, details of beneficiaries and family members, Records of **Your** contact with us, products and services, usage of our products and services, vehicle information, telematics and driving information (if relevant), information about **Your** use of products or services held with our business partners, Information we obtained from third parties, Personal information which we obtain from Credit Reference and Fraud Prevention Agencies, fraud, debt and theft information, criminal records information, information about **Your** health or if **You** are a vulnerable customer; Information about **Your** property, financial details about **You**, Information about **Your** employment status; Information about **Your** property occupier status, **Your** marital status, family, lifestyle or social circumstances, Information we buy or rent from third parties, insights about **You** and our customers, third party transactions, and tax information.

AA Data Privacy Notice (continued)

New Policy Wording from 25 May 2018 (continued)

We'll collect personal information from the following general sources:

- ▶ From **You** directly, and any information from family members, associates or beneficiaries.
- ▶ Information generated about **You** when **You** use our products and services;
- ▶ From a broker or other intermediary
- ▶ AA Group companies,
- ▶ Business partners;
- ▶ From other sources such as Fraud Prevention or Credit Reference Agencies or other lenders (if relevant to the product), and
- ▶ We buy or rent information about **You** or customers generally from third parties.

We use Your personal data for purposes including the following:

- ▶ Assessing an application for a product or service **You** hold with us.
- ▶ Managing products and services relating to the product or service, or application for one;
- ▶ Updating **Your** records, tracing **Your** whereabouts, and recovering debt;
- ▶ Managing any aspect of the product or service;
- ▶ To make automated decisions on whether to offer you a product or service, or the price, payment method, risk or terms of it;
- ▶ To perform and/or test the performance of our products, services and internal processes;
- ▶ To operate and improve the operation of our business and our business partners;
- ▶ To carry out checks at Credit Reference and Fraud Prevention Agencies;
- ▶ To monitor and to keep records of our communications with **You** and our staff (see below);
- ▶ Assessing and profiling aspects of **Your** vehicle
- ▶ For direct marketing communications and related profiling
- ▶ To develop new products and services and to review and improve current products and services;
- ▶ To comply with legal and regulatory obligations, requirements and guidance;
- ▶ To provide insight and analysis of our customers both for ourselves and for the benefit of business partners either as part of providing products or services, helping us improve products or services, or assess or improve the operating of our businesses;
- ▶ To share information with business partners to provide our products and services or operating our business;
- ▶ To facilitate the sale of one or more parts of our business; and
- ▶ To enable other AA Group companies to perform any of the above purposes.

AA Data Privacy Notice (continued)

New Policy Wording from 25 May 2018 (continued)

We rely on the following legal bases to use your personal data:

1. Where it is needed to provide **You** with our products or services.
2. Where it is in our legitimate interests to do so, such as:
 - a) Managing your products and services
 - b) To perform, test the performance of, our products, services and internal processes;
 - c) For management and audit of our business operations including accounting;
 - d) To carry out searches at Credit Reference Agencies
 - e) To carry out monitoring and to keep records of our communications with **You** and our staff (see below);
 - f) For market research and analysis and developing statistics;
 - g) For direct marketing communications and profiling to help us to offer **You** relevant products and services
 - h) to provide insight and analysis of our customers to business partners;
 - i) For some of our profiling and other automated decision making; and
 - j) When we share **Your** personal information with these other people or organisations other than for providing products and services to **You**, as necessary for running our business or comply with legal or regulatory obligations.
3. To comply with our legal obligations.
4. With your consent or explicit consent.
5. For a public interest.

We may share information with the following third parties for the purposes listed above:

- ▶ AA Group companies and service providers;
- ▶ Business partners and account beneficiaries
- ▶ Governmental and regulatory bodies;
- ▶ Other organisations and businesses who provide services;
- ▶ Credit Reference and Fraud Prevention Agencies (see below); and
- ▶ Market research organisations who help us to develop and improve our products and services.

AA Data Privacy Notice (continued)

New Policy Wording from 25 May 2018 (continued)

Where we're relying upon **Your** consent, **You** can withdraw this at any time by contacting us using the contact details in **Your** policy documents.

We're based in the UK, but sometimes **Your** personal information may be transferred outside the European Economic Area. If we do so, we'll make sure that suitable safeguards are in place unless certain exceptions apply.

We may monitor where permitted by law and we'll do this where the law requires it, or to comply with regulatory rules, to prevent or detect crime, in the interests of protecting the security of our communications systems and procedures, and for quality control and staff training purposes. This information may be shared for the purposes described above.

We sometimes make decisions about **You** using only technology, where none of our employees or any other individuals have been involved. For instance, we may do this to decide whether to offer **You** a product or service, to determine the risk of doing so, the price we will offer, whether to offer **You** credit, what terms and condition to offer **You**, assess lending, insurance and business risks, or to assess what payment methods we can offer **You**. For full details, please see our full privacy notice.

We keep personal data for as long as we have reasonable business needs, to provide goods and/or services to **You** and then for as long as someone could bring a claim against us; and/or in line with legal and regulatory requirements or guidance.

You have certain rights under data protection laws. Some of these only apply from May 2018:

- ▶ The right to have **Your** personal information corrected;
- ▶ The right to object to certain processing of **Your** personal information;
- ▶ The right to restrict processing of **Your** personal information;
- ▶ The right to have **Your** personal information erased
- ▶ The right to request access to **Your** personal information;
- ▶ The right to move, copy or transfer **Your** personal information
- ▶ Rights in relation to automated decision making.

You have the right to complain to the Information Commissioner's Office which enforces data protection laws: <https://ico.org.uk/>
You can exercise these by using the contact details in **Your** policy documents.

You have the right to object to certain data uses. **You** can contact us using the contact details in **Your** policy documents to use these rights.

Changes to this policy

We may change this policy from time to time. We encourage **You** to check this policy for changes whenever **You** revisit our website - <https://www.theaa.com/>

AXA travel insurance

Please see below the changes that will be made to the policy wording:

Travel insurance policy section – Data Protection Act Notice

What this means for you

AXA are adding more information around data privacy in line with Regulatory changes about how they protect, manage and use your personal data.

New Policy Wording from 25 May 2018

AXA Insurance UK plc is part of the AXA Group of companies which takes **Your** privacy very seriously. For details of how **We** use the personal information **We** collect from **You** and **Your** rights please view **Our** privacy policy at www.axa.co.uk/privacy-policy If **You** do not have access to the internet please contact **Us** and **We** will send **You** a printed copy.

Also, please note that information provided may be shared with **Your Bank Account Provider**.

Travel insurance policy section – Fraud Prevention

What this means for you

AXA are adding a new condition 4 which sets out what they do to prevent and detect fraud. The remaining parts of this section will be renumbered from 5 onwards

New Policy Wording from 1 July 2018

3. Pass **Your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **Your** details may be checked and updated.
 4. Load **Your** details and any information and documents **You** provide **Us** to the Insurance Fraud Register. This may affect future applications for insurance products.
 5. Check **Your** details with fraud prevention agencies and databases. If **You** give **Us** false or inaccurate information and **We** suspect fraud, **We** may record this with fraud prevention agencies.
-

Travel insurance policy – Homewatch

What this means for you

AXA are removing all references to Homewatch as it is no longer a service which is provided in the following sections:

Definitions – Period of Insurance

Useful telephone numbers

Section 5 – Personal assistance services

General conditions applicable to the whole policy 3. Cancellation

Travel insurance policy section – Useful telephone numbers and General conditions applicable to the whole policy – Making a claim

What this means for you

AXA are adding information on how you can manage your policy and register or track claims online

New Policy Wording from 1 July 2018

You can manage **Your** policy, register or track a claim online, by visiting <http://www.bankofscotlandavatravelinsurance.com/privatedomain>, at a time that suits **You**.

Travel insurance policy section – Exclusions relating to Your health

What this means for you

AXA are updating their policy wording to reflect that they may be able to offer **You** a medical screening if **You** have a terminal prognosis or are on a waiting list. Bullet points 2 and 4 will be removed from the current policy wording to reflect this

Travel insurance policy section – General conditions applicable to the whole policy 3. Cancellation

What this means for you

AXA are updating their cancellation wording within their terms and conditions to reflect the process to cancel your insurance.

New Policy Wording from 1 July 2018

You have the right to cancel **Your** insurance at any time. If **You**, or Bank of Scotland close **Your** account, or Bank of Scotland terminates the cover provided through the account, cover will stop immediately unless **You** are moving from one qualifying account to another. The cancellation details within **Your** personal banking terms and conditions apply. Depending on the circumstances a refund may apply.

Travel insurance policy section – General exclusions relating to all sections of the Policy

What this means for you

AXA are adding wording to confirm that there will be certain times when they won't be able to provide cover due to the regulations and sanctions put in place by various authorities.

New Policy Wording from 1 July 2018

15. We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **Us** to:

- ▶ Any sanctions, prohibitions or restrictions under United Nations resolutions; or
- ▶ The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

Travel insurance policy section – Section A – cancellation or curtailment charges and early return. What is covered

What this means for you

AXA are reformatting the bullet point to make it clear the final sentence is applicable to points a, b and c, and not solely c.

New Policy Wording from 1 July 2018

- a) cancellation of the **Trip** is necessary and unavoidable or
 - b) the **Trip** is **Curtailed** before completion
 - c) **You** have to make an **Early Return**
- as a result of any of the following events occurring:

Citymain Card Loss Assistance

Change of address

Citymain the provider of Card Loss Assistance have moved and will be updating their address details from Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX to 3000 Lakeside, North Harbour, Western Road, Portsmouth, Hampshire, PO6 3EN.

Card Cancellation Policy – Data Protection – Your Information

What this means for you

Citymain are adding information around data privacy in line with Regulatory changes about how they protect, manage and use your personal data.

New Policy Wording from 25 May 2018

7. Data Protection – **Your** Information

Citymain Administrators Ltd (part of the SPB UK & Ireland Group Companies), whose registered office is 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN, is committed to preserving the privacy of our customers. Please read the following privacy policy to understand how **we** will use and protect the information that **you** provide to **us**.

This service is included as a benefit of **your** Platinum Account and therefore **you** consent to the collection, sharing of and use of **your** information under the terms of this privacy policy with **your** account provider.

We will also share **your** information with **your** card issuer when making a loss report on **your** behalf. **We** may collect and use the following information:

- ▶ **your** name and contact information (including email address and mobile phone number) and any other contact details;
- ▶ **your** date of birth;
- ▶ financial information including card details;
- ▶ driving licence and passport numbers;
- ▶ records of any correspondence with **you** regarding any specific enquiry **you** make.

The information **you** provide will be used by **us** to supply **you** with the services. **We** may use the information to contact **you** to obtain **your** views and feedback on the service and to let **you** know about important changes to the services **we** offer and for statistical analysis. **We** may anonymise personal information and provided individuals are not and cannot be identified from data by itself or when combined with any other data held by **us** or other persons as relevant, that data will not be subject to this notice or data protection laws. **We** may use anonymised data for analysis of statistical trends.

Card Cancellation Policy – Data Protection – Your Information (continued)

New Policy Wording from 25 May 2018 (continued)

We may contact **you** by post, telephone or email in relation to this service. **Your** information will not be used or disclosed other than in accordance with this privacy policy, or without **your** permission, unless required by law. If **you** would prefer **us** not to contact **you** to obtain **your** views and feedback on the service or **you** change **your** mind in the future and would like **us** to stop contacting **you** for this purpose, please write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth, PO6 3EN.

We may co-operate with the Police and any other relevant authorities or organisations in connection with any misuse or suspected misuse of the services provided by **us** or any member of our group of companies. If necessary, **we** may divulge information about **you** for this purpose. **You** have a right to ask for a copy of the data held about **you** and **you** may ask **us** to make any necessary changes to ensure that it is accurate and kept up to date. If **you** wish to do this, please either write to: Citymain Administrators Ltd, 3000 Lakeside, North Harbour, Western Road, Portsmouth PO6 3EN or email **us** at customerrelations@citymain.com

We employ security measures to protect your information from access by unauthorised persons and against unlawful processing, accidental loss, destruction and damage. **We** will retain **your** information for a reasonable period or as long as the law requires. Any changes to our privacy policy will be notified to **you** in the appropriate way. All comments, queries and requests relating to our use of **your** information are welcomed and should be addressed as specified above.

If you'd like this in another format such as large print, Braille or audio CD please ask in branch.

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). If you're Deaf and a BSL user, you can use the SignVideo service available at **bankofscotland.co.uk/accessibility/signvideo**

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Information correct as of April 2018.

