

Bank of Scotland barcoded cash deposits service conditions

1. Our agreement with you

These conditions apply when you use the Bank of Scotland barcoded cash deposits services. They apply with the general conditions for all our eligible current or savings accounts. If there's a difference between these conditions and your account conditions, these conditions will apply.

2. What is the barcoded cash deposits service?

Bank of Scotland plc (Bank of Scotland) provides the barcoded cash deposits service to you. When we mention PayPoint, we mean our agent PayPoint Network Ltd, which provides the technology. When we say "PayPoint retailer", we mean a retailer offering PayPoint services. You must use our mobile banking app to use this service to pay sterling cash into your current and savings accounts with us, through PayPoint retailers.

3. How to make a cash deposit with this service

You can use this service any day or time if the relevant PayPoint retailer is open.

The account you select must be a sole or joint named account in your own name. You can't pay into someone else's account using this service.

Select the account for your cash to create a PayPoint barcode via the app. You can only use your barcode once to deposit the amount you specify. Unused barcodes expire, generally after two hours.

Show the PayPoint retailer the barcode from the bank app so they can scan your code. Then you should give the cash deposit to the PayPoint retailer and they will give you a paper receipt.

After scanning, you can't cancel your deposit or change it. When your deposit has been accepted you'll see it in your account, usually within a few minutes and always within two hours.

We can limit the amount of cash you pay in using this service. Please check these limits in your customer journey.

4. Important information

You're responsible for keeping the barcode secure.

You can do this by:

- a. not sharing the barcode in any way;
- b. only showing the PayPoint retailer your barcode on your phone and not giving your phone to anyone;
- c. not giving your phone to anyone else to pay cash in for you; and
- d. immediately reporting any suspected unauthorised access to us.

You'll be able to see your own recent barcoded cash deposits in your barcode history. You won't be able to see those made by a joint account holder.

Always make sure you get a receipt for your deposit.

To keep your account safe, we'll only share your personal data with PayPoint Network Ltd for processing purposes.

5. Can we refuse to accept your barcoded cash deposit?

We or the PayPoint retailer may refuse to accept a barcoded cash deposit if:

- a. you haven't followed our or PayPoint's instructions for making the deposit;
- b. your deposit is more than a limit, which we or PayPoint has applied;
- c. you don't present the barcode correctly or the PayPoint technology can't read it;
- d. we or PayPoint reasonably suspect that this service is being used fraudulently, unlawfully, or improperly;
- e. we or PayPoint reasonably considers that there is a security risk relating to this service;
- f. you're behaving unlawfully or improperly, including being abusive or threatening to a PayPoint retailer;
- g. we or PayPoint might breach a law, regulation, code, or other duty that applies.

You should also refer to the security provisions in your account conditions as they'll also apply, when using this service.

Sometimes we may not be able to accept a barcoded cash deposit. We'll tell you if so, unless it would be unlawful for us to do so.

We or PayPoint may also remove this service from individual PayPoint retailers, either temporarily or permanently, because of technical or other issues. If this happens, the store locator will show you where you can use the service.

We'll not be responsible for any related losses where we or PayPoint refuse your barcoded cash deposit for any of the reasons listed above.

6. Your responsibilities

When you make a barcoded cash deposit, you're responsible for selecting the account and depositing the correct amount. Always check any change and make sure that you have a receipt.

Always make sure that your barcoded cash deposit doesn't mean that you will go over any other limit on your savings account e.g. the annual ISA allowance.

If you select the wrong account, we'll not be responsible for any related loss.

You should contact us directly, if:

- a. you think someone has used your account without your permission; or
- b. a barcoded cash deposit is incorrect, late or missing.

You must not use the barcoded cash deposit service in any way which is unlawful, improper, or inconsistent with these conditions or your account conditions.

7. Service availability

You can use the service whenever your selected PayPoint retailer is open.

PayPoint may restrict use of the service, for reasons we can't control. If this happens, we may not be able to ask them to accept your barcoded cash deposit.

We're not responsible for any losses we can't predict or do anything about. An example of this is any technical failure of the PayPoint Network technology.

8. Changing or ending the barcoded cash deposit service

Your account conditions explain when we can make changes, including to these conditions. They also explain when we can stop or suspend a service.

We can also stop your use of this service, without telling you in advance if:

- a. we reasonably think you are or may be behaving unlawfully or improperly, which includes:
 - i. being abusive or threatening to the PayPoint retailer;
 - ii. trying to share or reproduce barcodes; or
 - iii. allowing someone else to use your phone to access this service on one of your accounts; or
- b. if there is a technical failure, which can't be remedied quickly.

9. The law that applies to this service

Your account conditions explain the law, which applies to this service.

Useful to Know information

These conditions for the barcoded cash deposit service work together with your current account and savings conditions. For ease, you can find these at:

Bank of Scotland Bank Account Terms and Conditions

Bank of Scotland Savings Account Conditions

Bank of Scotland Private Banking Current Account Conditions

Bank of Scotland Private Banking Savings Account Terms and Conditions

Your data

We will use your personal data in line with our privacy policy.

If you need to make a complaint

Your account conditions booklet explains how you can complain. If you would like more information about our complaints process, you can find our complaints procedures on our website.

How to contact us

You can contact us on the app, visit our website or call us on the number and times shown in your account conditions booklet.

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 relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language:

bankofscotland.co.uk/contactus/signvideo

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

If you want to make a complaint, you can message us in the app 24/7 or find support online at

bankofscotland.co.uk/contactus/complain/

You can also call us on: **0800 072 8668 (+44 131 278 3729** outside the UK). Or visit a branch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply. **bankofscotland.co.uk/aboutonline/online-conditions**

Eligible deposits with us are protected by the Financial Services Compensation Scheme:

bankofscotland.co.uk/fscs We are covered by the Financial Ombudsman Service.

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

This information is correct as of August 2025 and is relevant to Bank of Scotland products and services only.