A Flexible Current Account for all your banking needs
A current account you can count on

Contents

Who can join Private Banking? 3
Day-to-day Banking 4
Banking the way you want 6
Transferring your account 7
Giving you flexibility and personal service

As a Private Banking client, you can benefit from a current account that offers a high standard of personal service delivered by your Private Banking and Advice Manager and flexible ways to look after your finances.

Our Flexible Current Account has no account fee, and comes with a range of simple ways to look after your everyday banking. We can also tailor your account to meet your needs, with a personal overdraft option available from the day you open your account.

Who can join?
To become a Private Banking client you need to have £250,000 in Savings and Investments or £100,000 sole annual income.

Put simply, it makes it easy for you to manage your money
The account offers benefits exclusive to our Private Banking customers – it’s a welcome banking solution when time and flexibility really matter.

All overdrafts are subject to a review of your circumstances and are repayable in full on demand.
Looking after your day-to-day banking

Personal service
As a Private Banking client you will have access to a team of experienced Private Banking and Advice Managers. You can contact them by phone, email, or meet them face-to-face if you prefer. We have offices throughout the UK, and will always arrange meetings to fit around your plans.

Personal overdrafts
We are able to agree overdraft interest rates and fees individually with you. Once these are agreed, the overdraft limit can be applied to your account. The actual rate available to you will depend on your circumstances. Please ask us for details.

Depending on the amount of the overdraft, we may ask you to provide security in the form of property or assets. This security allows us to pay off the overdraft if you can’t.

We can collect any interest owed to us directly from your Flexible Current Account, or any other Bank of Scotland Account you have in the UK.

Your Visa debit card – fast and flexible
Your account comes with a Visa debit card which you can:

▶ Use it to buy both big and small items
▶ Use it worldwide, wherever you see the Visa symbol
▶ A safe and convenient alternative to carrying cash
▶ A secure payment method for total reassurance.

Our Visa debit cards are part of the ‘Verified by Visa’ scheme. This means that when you shop online with your Visa debit card, retailers who are part of the scheme will ask you to enter your chosen password before you can make a payment. This extra security helps to reduce online fraud. You can register for Verified by Visa when you use your card at the website of a retailer taking part in the scheme, or you can register at any time on our website at bankofscotland.co.uk/secure

All overdrafts are subject to a review of your circumstances and are repayable in full on demand. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
Contactless payments
Paying for everyday things couldn’t be easier with contactless payments.

Look for the contactless symbol when paying for items up to the value of £30.

▶ Touch – your contactless card against the symbol until the light turns green.
▶ Confirm – a beep indicates successful payment. For extra security you may need to enter your PIN.
▶ Approved – your payment is approved.

Secure online shopping
Bank of Scotland Secure is a free service that gives you extra protection when shopping online. It offers secure internet shopping when using your debit card to pay for goods and services at participating retailers' sites.

For more information please visit https://www.bankofscotland.co.uk/secure

PIN SAFE
Don’t forget to keep your PIN safe at all times by shielding it when using cash machines and buying goods and services in shops.
Banking the way you want, when you want

Internet Banking
Our Internet Banking service is a simple and convenient way to manage your finances around the clock – at home, in the office or from wherever you have Internet access:

▶ View, search and download statements, check your balance in real time
▶ Move money and make payments – in the UK and abroad
▶ View, pay and manage your bills online
▶ Order foreign currency and travellers cheques
▶ Opt out of paper statements and view them online instead.

Telephone Banking
Our Private Banking Telephone Service makes it even more convenient to do your day-to-day banking, when it suits you most. You can speak directly to a member of our Scotland-based Private Banking Telephone team 24 hours a day, 7 days a week – including Bank Holidays. Not all Telephone Banking Services are available 24 hours a day, 7 days a week.

Our Private Banking team can help you:

▶ Check your balance and recent transactions on your current and savings accounts
▶ Transfer money between your Bank of Scotland accounts
▶ Pay your bills or make payments to other account holders
▶ Arrange international payments and order travel money
▶ Call 0345 711 1111.

Safe and Secure
Our online service is safe and secure. If you are a victim of online fraud through using our online service, we will provide a full refund, as long as you have taken reasonable precautions to protect you and us from unauthorised access to your account.
We make it easy to transfer your account

Moving your account
If you already have a Bank of Scotland current account, upgrading to a Flexible Current Account is a simple process.

For new customers, we can move your existing account to Bank of Scotland with the minimum of fuss.

We can customise your account in minutes
It takes just a few minutes of your time for us to tailor your Flexible Current Account to your needs. We can do this over the phone or at the Private Banking office of your choice.

What to do next
To apply for your Flexible Current Account, simply complete the enclosed application form and return it to your Private Banking and Advice Manager.

To apply, you must be 18 or over and resident in the UK (not including the Channel Islands and the Isle of Man).
If you would like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on 0345 600 9644 (lines are open 9am to 5.30pm, 7 days a week). If you are Deaf you can use BSL and the SignVideo service available at bankofscotland.co.uk/accessibility/signvideo

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

Bank of Scotland plc
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Details can be obtained from www.lendingstandardsboard.org.uk
Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.
Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.