

PRIVATE BANKING

A Flexible Current  
Account for your  
banking needs



BANK OF  
SCOTLAND

# A current account you can count on

## Contents

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

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# Giving you flexibility and personal service

**As a Private Banking client, you could benefit from a current account that offers a personal service and flexible ways to look after your finances.**

Our Flexible Current Account has no monthly maintaining the 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.

## Personal service

As a Private Banking customer you will have access to a dedicated Private Banking team. You can contact them by phone or e-mail (please note that any information sent by e-mail is not secure and could be read by others).

Overdrafts are subject to application and approval and repayable on demand. You must be aged 18 or over to apply.

## Who can join?

To become a Private Banking client you need to have at least £250,000 in Savings and Investments, or at least a £750,000 mortgage for your primary residence, with Bank of Scotland.

## 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.

# Looking after your day-to-day banking

## Arranged overdrafts

Depending on the amount of the arranged 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.

## Text message alerts

If we have a mobile number for you, we will send the following text messages to help you keep an eye on your account balance.

### Arranged overdraft alerts

- ▶ You're about to use or you've started using your arranged overdraft.

To stop these alerts, text **STOPA** to **64447** or to opt back in, text **STARTA** to the same number.

### Unarranged overdraft alerts

- ▶ You need to pay money into the account to cover a standing order.
- ▶ You're about to use or have started using an unarranged overdraft.

To stop these alerts, text **STOPU** to **64447** or to opt back in, text **STARTU** to the same number.

You can stop all overdraft alerts by texting **STOP** to **64447** or to opt back in, text **START** to the same number. Your preferences to opt in or out of alerts will be applied to all your Bank of Scotland accounts, not just your Private Banking accounts. Stopping alerts may mean you incur avoidable costs.

To receive mobile alerts we must have an up to date mobile number for you. You can check if we have a valid number for you – or set one up – through Internet Banking, in a branch, or by calling us on **0345 711 1111**.

To find out more about alerts, please visit  
[www.bankofscotland.co.uk/pboverdrafts](http://www.bankofscotland.co.uk/pboverdrafts)

There are other alerts we use to keep your money safe which you cannot stop.

Text message alerts are sent from 8am UK time, 7 days a week including Bank Holidays. We won't charge you for this service, but if you receive texts while abroad or to a non UK mobile number, your network service provider may charge you.

Mobile Banking services may be affected by phone signal and functionality. Available to UK personal Internet Banking customers only. Terms and conditions apply.

**Overdrafts are subject to application and approval and repayable on demand. You must be aged 18 or over to apply. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

## 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.

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

Bank of Scotland Secure is designed to help protect you from fraud. It will either verify the payment, or ask for more details to confirm it's you and not someone else using the card. To find out more, visit <https://www.bankofscotland.co.uk/securityandprivacy/bank-of-scotland-secure.html>

## 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  
[www.bankofscotland.co.uk](https://www.bankofscotland.co.uk)

### 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 Service centre makes it even more convenient to do your day-to-day banking, when it suits you most. You can speak to one of our Private Banking Telephone team from 7am to 11pm, seven days a week and our automated service is available from 11pm to 7am. Not all Telephone Banking Services are available 24 hours a day, 7 days a week. There may be limits on some of the payments you can make and we may not be able to start processing all payments instructed out of normal banking hours.

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
- ▶ Send money outside the UK or in a foreign currency and order travel money
- ▶ Call 0345 711 1111.



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, you could upgrade it to a Flexible Current Account.

For new customers, we can move your existing account to Bank of Scotland.

## We can customise your account

We could tailor your Flexible Current Account to your needs. We can do this over the phone or at the Private Banking office of your choice.

To apply, you must be 18 or over and resident in the UK (not including the Channel Islands and the Isle of Man).

## Get in touch



bankofscotland.co.uk



0345 711 1111

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

If you have a hearing or speech impairment you can contact us using the Relay UK Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 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](http://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.

### Our promise

Our promise is to do our best to resolve any problem you have immediately. Where we can't, we'll ensure you know who is dealing with your complaint. To complain:

- Visit a branch and speak to any member of the team.
- Call us on 0800 072 8668 or 0131 278 3729. (Textphone 0800 389 1286 or 0131 278 3690, if you have a hearing impairment).
- Write to us at Bank of Scotland, PO Box 761, Leeds LS1 9JF.

If you're still not happy and we can't put things right to your satisfaction, you can ask the Financial Ombudsman Service to look at your complaint - provided you have tried to resolve the matter directly with us first. We hope you won't need to contact the Financial Ombudsman Service but if you do, we'll tell you how to do this.

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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.

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.

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.

This information is correct as of April 2020 and is relevant to Bank of Scotland Private Banking products and services only.

