

# PREMIER RESERVE ACCOUNT AND PREMIER INVESTMENT

## Account Key Features and Charges guide

This document contains the main features of the Premier Reserve Account and the Premier Investment Account. Please read this document and keep it with your other literature and documents relating to your Premier Reserve and/or Premier Investment Accounts.

### Helping you decide

This document is designed to help you decide if the Premier Reserve Account and/or Premier Investment Account is the right product for you. You should be comfortable with and understand the key features of the account before you deposit your money with us. If you have any questions regarding the account that are not answered here, please contact your Private Banking and Advice Manager.

This document should be read in conjunction with the relevant account terms and conditions\* and the application form.

### General features of both the Premier Reserve and Premier Investment

- ▶ Convenient and simple accounts to manage.
- ▶ Minimum account opening balance £2,500.
- ▶ Interest can be paid annually or monthly. Annual interest is paid on the anniversary of the account opening. Monthly interest is paid on the same date each month as the date of the account opening (see Saving Accounts Terms and Conditions\*). Unless you tell us otherwise when you complete your account application, interest will be paid annually.
- ▶ Please note withdrawals by Standing Order or Direct Debits are not permitted on the Private Banking Premier Investment and Reserve Accounts.
- ▶ A competitive, variable rate of interest without the commitment of locking your money into a fixed term deposit. See "Premier Accounts - rates of interest" for details.
- ▶ Deposits of £5 million or more are subject to approval by Bank of Scotland plc.
- ▶ No withdrawal restrictions.
- ▶ Access to your money when you need it.

### Premier Reserve Account Key Features

- ▶ Add your interest to the Premier Reserve Account, or transfer it to your Private Banking Current Account to access it the same day (providing both accounts are in the same name). Alternatively, you can transfer your interest to an account with another financial organisation which has a UK sort code.

\*You can ask for a copy of your account Terms and Conditions at any time.

### Premier Investment Account Key Features

Convenient Cashesweep® to the Bank of Scotland Private Banking Premier Current Account may be available. Please ask for details.

### Notification of Changes to Rates

Interest rates are subject to change. If we change interest rates we may advise you either by putting a notice in at least three national daily newspapers and in our branches, or by writing to you (see the relevant account Terms and Conditions).

## Account fees

### Fees for international payments into your account

| Amount paid into your account | Fee when any currency is paid into your account* |
|-------------------------------|--|
| Up to £100                    | £2   |
| £100.01 and above             | £7   |

The amount you pay will be calculated after we've converted the money you've received into pounds sterling. We'll do this on the day we pay it into your account.

\*Applies to electronic payments received from outside the UK other than by SEPA credit transfer

### Special services

| Type of Fee               | Description   | Fee                    |
|---------------------------|---|------------------------|
| Fees for special services | Special presentation of a cheque (when you ask us to clear a cheque more quickly than usual).                     | £10                    |
|                           | Providing a Banker's draft.   | £20                    |
|                           | Providing a Banker's Reference.   | £10                    |
|                           | Providing an extra statement.   | £5                     |
|                           | Making a payment by CHAPS (Clearing House Automated Payment System) through your Private Banking & Advice Manager | £25                    |
|                           | Making a payment by CHAPS in branch   | £30                    |
|                           | Transferring money abroad.  | Please ask for details |

We may monitor and record telephone calls to help us provide a higher level of service.

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment, you can use Typetalk whenever you contact us, or contact us using Textphone on **03457 626 993** (lines open 9am-5pm, 7 days a week). For visually impaired customers, we can provide documents in large print, Braille or on audio. Please speak to your Private Banking and Advice Manager.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Bank of Scotland Private Banking non-personal customers will be covered.

You can ask for a copy of your account Terms and Conditions at any time.