

▶ Share Dealing

Your guide to your Annual Costs & Charges Statement

This guide will help explain your annual costs & charges statement; including what certain charges are and how they are calculated.

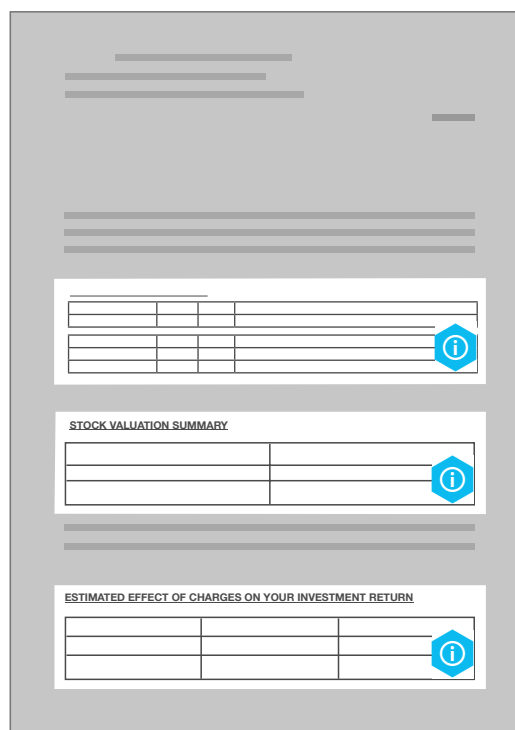
Get started 



How to use this guide

Your annual costs & charges statement has five tables which show how much you've paid, to Bank of Scotland and estimated charges paid to the Investment Managers of funds or trusts, if you've chosen them.

Click the information icons in each table below to reveal more detail about the costs & charges you've paid and how paying them has affected your investments.

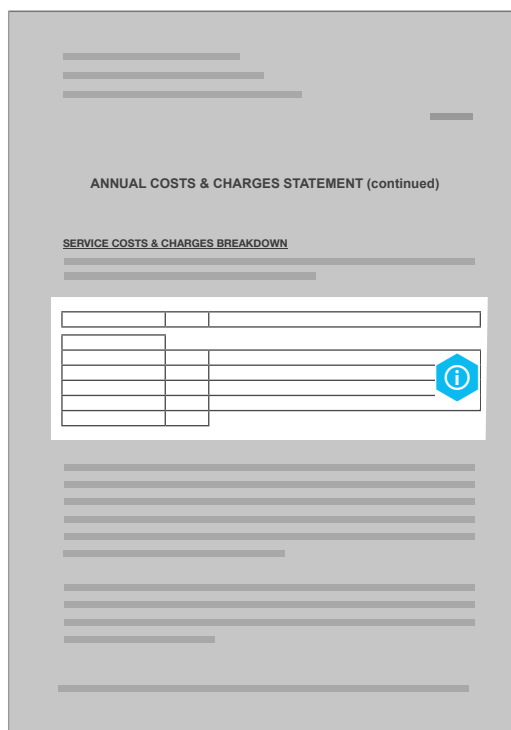


ANNUAL COSTS & CHARGES STATEMENT (continued)

SERVICE COSTS & CHARGES BREAKDOWN

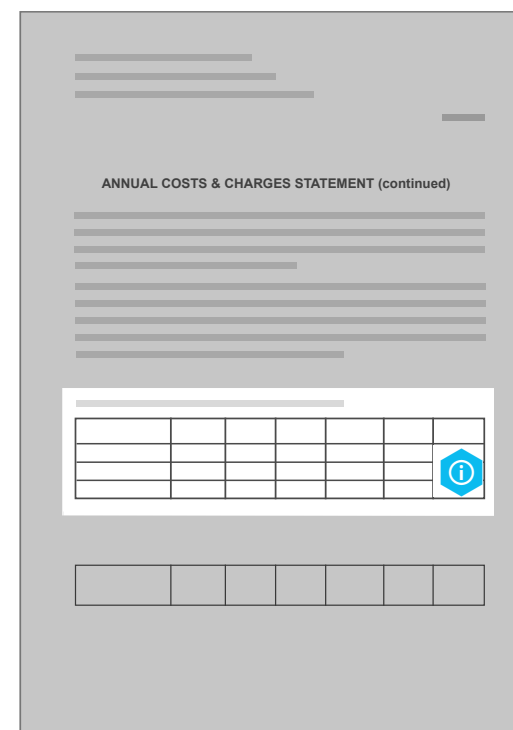
STOCK VALUATION SUMMARY

ESTIMATED EFFECT OF CHARGES ON YOUR INVESTMENT RETURN



ANNUAL COSTS & CHARGES STATEMENT (continued)

SERVICE COSTS & CHARGES BREAKDOWN



ANNUAL COSTS & CHARGES STATEMENT (continued)

All information displayed is for illustration purposes only. Page numbers may vary.



Wherever you see the information icon, click to reveal more detail.



Wherever you see the home icon, click to return to this page.



ANNUAL COSTS & CHARGES STATEMENT

TOTAL COSTS & CHARGES

STOCK VALUATION ADJUSTMENT

DISPOSITION EFFECT OF CHARGES ON YOUR INVESTMENT PORTFOLIO

Table 1

Total costs & charges

Charge Type	Amount	%	Description
Our Charges	£		
Other Costs	£		
Investment Costs & Charges	£		



Our Charges

This row shows the total of:

- Charges paid to Bank of Scotland, including dealing commission, account administration fees and service charges.
- For more details on the charges paid to Bank of Scotland please see table four on pages 16-21 of this guide.
- Charges you've paid will show as negative sums on your statement.

ANNUAL COSTS & CHARGES STATEMENT

TOTAL COSTS & CHARGES	
STOCK VALUATION PARAMETER	
DISCLOSURE STATEMENT OF CHARGES ON YOUR INVESTMENT PORTFOLIO	

Table 1

Total costs & charges

Charge Type	Amount	%	Description
Our Charges	£		
Other Costs	£		
Investment Costs & Charges	£		



Other costs

These costs are not paid to Bank of Scotland, but are incurred when you trade in investments and include:

- Implicit Transaction Costs (See Table 4).
- Tax and levies, such as stamp duty paid on trades in UK shares.

ANNUAL COSTS & CHARGES STATEMENT

TOTAL COSTS & CHARGES

STOCK VALUATION ADJUSTMENT

DISBURSED EFFECT OF CHARGES ON YOUR INVESTMENT VALUES

Table 1

Total costs & charges

Charge Type	Amount	%	Description
Our Charges	£		
Other Costs	£		
Investment Costs & Charges	£		



Investment Costs & Charges

This row shows the total of all charges paid to the Investment Managers of funds or trusts you have held in the year. These charges are paid straight to the Investment Managers and are not paid to Bank of Scotland. The charges are collected by the Investment Managers by taking them from the value of your investment.

The amount shown is an estimate as Investment Managers calculate and apply their charges differently. We show it here to illustrate how much your investments in funds or trusts could have cost you during the year. More detail on these charges is shown in table five of your statement (see pages 22-26 of this guide).

If you have not held any funds or trusts during this statement period this figure will be zero.

ANNUAL COSTS & CHARGES STATEMENT

TOTAL COSTS & CHARGES

STOCK VALUATION SUMMARY

PERCENTAGE EFFECT OF CHARGES ON YOUR INVESTMENT RETURNS

Table 1

Total costs & charges

Charge Type	Amount	%	Description
Our Charges	£		
Other Costs	£		
Investment Costs & Charges	£		



Percentage (%)

The figures shown here are the charges as a percentage of your investments for this period – column C in the stock valuation summary table (see page 9 of this guide).

We use this figure as it allows you to compare how much you've paid in costs & charges against the total amount you've invested.

We calculate the percentage by dividing the amounts you've paid in charges, by the value in column C. The result is then multiplied by 100.

Stock valuation summary

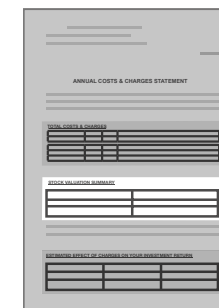


Table 2

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Buys, transfers in & corporate events	A + B	Sales, transfers out & certificate withdrawals		E + D - C

A - Stock value on the starting date of the statement

This column shows the value of the stock you held on the start date of your annual costs & charges statement.

Stock includes any equities, funds or investment trusts you held.

The valuation does not include any cash held in your account.

Table 2

Stock valuation summary

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/> Buys, transfers in & corporate events	£ <input type="text"/> A + B	£ <input type="text"/> Sales, transfers out & certificate withdrawals	£ <input type="text"/>	£ <input type="text"/> E + D - C

B - Stock movements INWARD

This column shows the value of stock brought into your account in this period. It includes:

- The value of stock when you make a purchase.
- The value of stock at the time you transfer it into your account, for example from another provider.
- The value of stock at the time it is credited to your account following a dividend reinvestment or corporate event such as a rights issue or consolidation.

These values are added together to give the amount shown in this column.

Table 2

Stock valuation summary

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Buy, transfers in & corporate events	A + B	Sales, transfers out & certificate withdrawals		E + D - C

C - Total investments for this period

This column shows the total of columns A & B.

This is the total value of your investments in this period, either from existing holdings or from new investments you have made.

Table 2

Stock valuation summary

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Buys, transfers in & corporate events	A + B	Sales, transfers out & certificate withdrawals		E + D - C

D - Stock movements OUTWARD

This column shows the total value of stock moved out of your account in this period. It includes:

- The value of stock when you make a sale.
- The value of stock at the time you transfer it out of your account, for example to another provider or onto a share certificate.
- The value of stock at the time it is deducted from your account as a result of a corporate event, such as when selling your shares in a takeover.

These values are added together to give the amount shown in this column.

Stock valuation summary

Table 2

For any questions

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Buys, transfers in & corporate events	A + B	Sales, transfers out & certificate withdrawals		E + D - C

E - Stock value on the closing date of the statement

This column shows the value of the stock you held on the closing date of your annual costs & charges statement.

As for column A, stock includes any equities, funds or investment trusts you held.

The valuation does not include any cash held in your account.

Stock valuation summary

Table 2

For any questions

A - Stock value @ XX/XX/XX	B - Stock movements INWARD	C - Total investments for this period	D - Stock movements OUTWARD	E - Stock value @ XX/XX/XX	F - Profit / loss
£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
	Buys, transfers in & corporate events	A + B	Sales, transfers out & certificate withdrawals		E + D - C

F - Profit / loss

Your profit / loss is made up of your stock value on the closing date of the statement (E), plus the value of the sales you made and of any stock moved out of your account (D). We then deduct the total investments for this period (C).




Your profit / loss does not include dividends where you have taken the cash and paid it out to your bank account.

We show this figure to help illustrate how the investments you have made performed in the statement period.

Estimated effect of charges on your investment return

Table 3


For any
questions

G - % Profit / loss after charges	H - Profit / loss before charges	I - % Profit / loss before charges
	£ 	
$F \div C$	$((\text{Charges} \times G) + \text{Charges}) + F$	$H \div C$



G - % Profit / loss after charges

This shows your profit / loss as a percentage of the total investments you have made in the period.

It is calculated by dividing your profit / loss (F) by your total investments for this period (C). This is then multiplied by 100 to give the percentage return.

Estimated effect of charges on your investment return

Table 3

For any questions

G - % Profit / loss after charges	H - Profit / loss before charges	I - % Profit / loss before charges
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
$F \div C$	$((\text{Charges} \times G) + \text{Charges}) + F$	$H \div C$

H - Profit / loss before charges

We calculate this figure by applying your percentage profit / loss (G) to the total charges you paid, to work out how much this amount might have changed had the charges not been paid. We then add the total charges paid, plus the amount the charges would have changed in value, to your profit / loss (F).

For example, if your profit / loss was 10% for the period, and you had paid £100 in charges, you would have £110 if the charges hadn't been paid and the value had therefore grown at the same rate as the rest of your investments. We then add this amount to your profit / loss.

We do this to show how charges have affected your profit / loss in the period, so you can compare this to what you actually have.

Estimated effect of charges on your investment return

Table 3

For any questions

G - % Profit / loss after charges	H - Profit / loss before charges	I - % Profit / loss before charges
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
$F \div C$	$((\text{Charges} \times G) + \text{Charges}) + F$	$H \div C$

I - % Profit / loss before charges

This is calculated in the same way as column G. You can compare this to column G, to see how your investments might have performed if you hadn't paid the charges and the value of the charges had changed with the rest of your investments.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

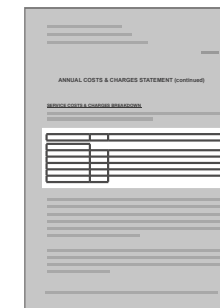






Table 4

	Account Charge Type	Charges	When and how they were paid
	Our Charges		
	Opening fee	£ <input type="text"/>	Up front when you opened an account with us
	Administration fees	£ <input type="text"/>	From your bank account or your account with us
	Dealing charges	£ <input type="text"/>	At the time of the deal from your account with us
	Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
	Our Charges Total	£ <input type="text"/>	

Opening fee

We do not charge an opening fee for any of our accounts.

We include this row to help you compare our charges with those of other providers.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

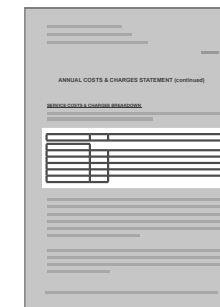






Table 4

	Account Charge Type	Charges	When and how they were paid
	Our Charges		
	Opening fee	£ <input type="text"/>	Up front when you opened an account with us
	Administration fees	£ <input type="text"/>	From your bank account or your account with us
	Dealing charges	£ <input type="text"/>	At the time of the deal from your account with us
	Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
	Our Charges Total	£ <input type="text"/>	

Administration fees

Any administration fees you have paid in the period will appear here.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

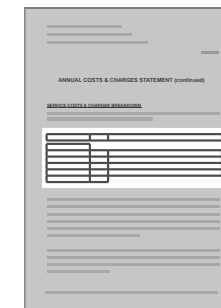


Table 4



Account Charge Type	Charges	When and how they were paid
Our Charges		
Opening fee	£ <input type="text"/>	Up front when you opened an account with us
Administration fees	£ <input type="text"/>	From your bank account or your account with us
Dealing charges	£ <input type="text"/>	At the time of the deal from your account with us
Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
Our Charges Total	£ <input type="text"/>	

Dealing charges

These are charges you've paid for dealing on your account, such as dealing commission each time you buy or sell, charges for regular investments, charges if you've set up a TradePlan and charges for foreign exchange conversions when you trade on International investments.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

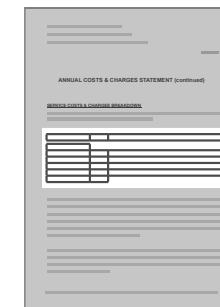






Table 4

	Account Charge Type	Charges	When and how they were paid
	Our Charges		
	Opening fee	£ <input type="text"/>	Up front when you opened an account with us
	Administration fees	£ <input type="text"/>	From your bank account or your account with us
	Dealing charges	£ <input type="text"/>	At the time of the deal from your account with us
	Miscellaneous charges (including any refunds)	£ <input type="text"/>	At the time of the request from your account with us
	Our Charges Total	£ <input type="text"/>	

Miscellaneous charges

These are for account services, such as withdrawing stock onto a share certificate or requesting a copy statement.

It also includes any charges which have been refunded to you. Refunds will reduce the total shown. For example, if you paid £12.50 for a copy statement, and we refunded this to you, the amount shown would be £0.00.

It will also include refunds of opening, administration or dealing charges. For example, if you paid £9.50 for dealing commission which we then refunded, and if you hadn't paid any other miscellaneous charges, the amount would show as £12.50.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

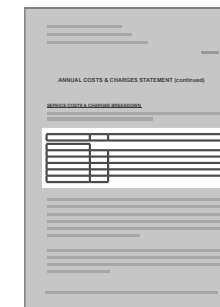




Table 4

Account	Charge Type	Charges	When and how they were paid
Other Costs			
	Implicit Transaction Costs	£ <input type="text"/>	Estimated cost, incurred when you trade
	Stamp duty, PTM levy & any foreign tax you paid	£ <input type="text"/>	At the time of the deal from your account with us
	Our Charges Total	£ <input type="text"/>	

Implicit Transaction Costs

These are incurred when you trade in any investment, which has one price to buy, and another to sell. The price to buy will usually be higher than the price to sell, with the mid-point between the two known as the mid-price.

The difference between the mid-price and the buy/sell price is known as the implicit transaction cost. You get the total of this when you multiply by the number of shares you have bought or sold.

We show this difference as a cost to make it clear that each trade you place will always involve a cost.

Our charges & other costs breakdown

You pay charges to us when you use our services, for example each time you buy or sell investments across the UK and International markets we offer access to. We also complete all of the administration of your investments, reinvest dividends and manage any events which might affect your investments.

This table provides a further breakdown of both the charges you paid to us in the statement period, plus any other costs, such as tax or levies paid as a result of your investments.

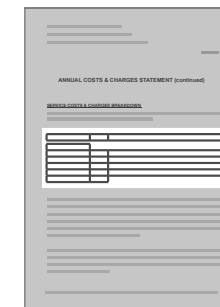




Table 4

	Account Charge Type	Charges	When and how they were paid
	Other Costs		
	Implicit Transaction Costs	£ <input type="text"/>	Estimated cost, incurred when you trade
	Stamp duty, PTM levy & any foreign tax you paid	£ <input type="text"/>	At the time of the deal from your account with us
	Our Charges Total	£ <input type="text"/>	

Stamp duty, PTM levy & any applicable foreign tax

This includes charges such as stamp duty you've paid on share purchases, any applicable foreign tax and the £1 levy from the Panel on Takeovers and Mergers (PTM) if you placed a deal in UK shares worth over £10,000. These costs are not paid to Bank of Scotland, but are incurred when you trade in investments.

Investment charges table

If you have not invested in funds or trusts, you will not see this table.

These charges pay for the Investment Manager's expertise and cover the costs of running each fund or trust. All of these costs & charges are taken from the value of your investment by the Investment Managers and are not paid to us.

We show these charges in pounds and pence so you can see how much you've paid to the Investment Managers. These charges are shown as percentages when you make an investment. For the latest percentage charges please see the fund or trust's published documents.

This is an estimate of how much you've paid as the charges are not paid to us. We work out these charges using data provided from the Investment Manager of each fund or trust and the value of your holding at the start of each month. If you would like to know the exact amounts you've paid you should contact each Investment Manager.

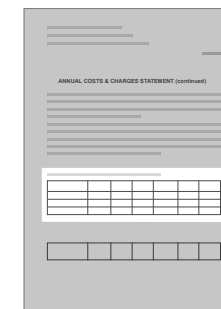


Table 5

Stock	Entry	Transaction	Ongoing	Incidental	Exit	Totals
Fund ABC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investment Trust XYZ	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
ETF 123	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



Entry charges

Investment Managers may charge each time you buy new units or shares in a fund or trust.

Where Investment Managers would normally have an entry charge, we will negotiate to have it waived so you will not be charged.

Investment charges table

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These charges pay for the Investment Manager's expertise and cover the costs of running each fund or trust. All of these costs & charges are taken from the value of your investment by the Investment Managers and are not paid to us.

We show these charges in pounds and pence so you can see how much you've paid to the Investment Managers. These charges are shown as percentages when you make an investment. For the latest percentage charges please see the fund or trust's published documents.

This is an estimate of how much you've paid as the charges are not paid to us. We work out these charges using data provided from the Investment Manager of each fund or trust and the value of your holding at the start of each month. If you would like to know the exact amounts you've paid you should contact each Investment Manager.

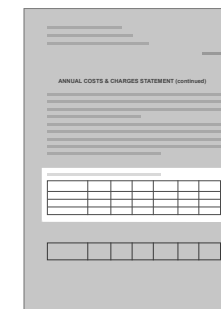


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Fund ABC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investment Trust XYZ	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
ETF 123	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



Transaction costs

Although shown as a charge, this column shows the costs of dealing within a fund which the Investment Manager must pay to continue managing the assets.

This includes where the Manager decides to sell one stock and buy another. The costs will vary from one fund to another based on how often the Investment Manager trades and the costs applied when trading.

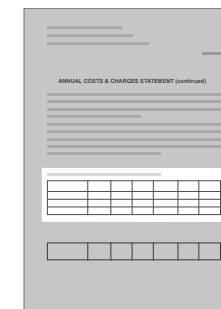
Investment charges table

If you have not invested in funds or trusts, you will not see this table.

These charges pay for the Investment Manager's expertise and cover the costs of running each fund or trust. All of these costs & charges are taken from the value of your investment by the Investment Managers and are not paid to us.

We show these charges in pounds and pence so you can see how much you've paid to the Investment Managers. These charges are shown as percentages when you make an investment. For the latest percentage charges please see the fund or trust's published documents.

This is an estimate of how much you've paid as the charges are not paid to us. We work out these charges using data provided from the Investment Manager of each fund or trust and the value of your holding at the start of each month. If you would like to know the exact amounts you've paid you should contact each Investment Manager.



ANNUAL COSTS & CHARGES STATEMENT (continued)

Table 5

Stock	Entry	Transaction	Ongoing	Incidental	Exit	Totals
Fund ABC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investment Trust XYZ	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
ETF 123	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



Ongoing charge

This shows the value of the ongoing charge paid to the Investment Manager for their services in managing the fund or trust.

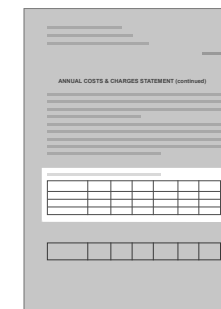
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We show these charges in pounds and pence so you can see how much you've paid to the Investment Managers. These charges are shown as percentages when you make an investment. For the latest percentage charges please see the fund or trust's published documents.

This is an estimate of how much you've paid as the charges are not paid to us. We work out these charges using data provided from the Investment Manager of each fund or trust and the value of your holding at the start of each month. If you would like to know the exact amounts you've paid you should contact each Investment Manager.



ANNUAL COSTS & CHARGES STATEMENT (continued)

Table 5

Stock	Entry	Transaction	Ongoing	Incidental	Exit	Totals
Fund ABC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investment Trust XYZ	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
ETF 123	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



Incidental costs

Where funds incur one-off costs which are charged to the fund and are not included in the other described charges, or the Investment Manager charges a performance fee, these will be shown here.

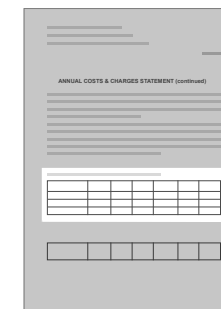
Investment charges table

If you have not invested in funds or trusts, you will not see this table.

These charges pay for the Investment Manager's expertise and cover the costs of running each fund or trust. All of these costs & charges are taken from the value of your investment by the Investment Managers and are not paid to us.

We show these charges in pounds and pence so you can see how much you've paid to the Investment Managers. These charges are shown as percentages when you make an investment. For the latest percentage charges please see the fund or trust's published documents.

This is an estimate of how much you've paid as the charges are not paid to us. We work out these charges using data provided from the Investment Manager of each fund or trust and the value of your holding at the start of each month. If you would like to know the exact amounts you've paid you should contact each Investment Manager.



ANNUAL COSTS & CHARGES STATEMENT (continued)

Table 5

Stock	Entry	Transaction	Ongoing	Incidental	Exit	Totals
Fund ABC	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Investment Trust XYZ	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
ETF 123	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>



Exit charges

Investment Managers may charge investors leaving the fund.

Where Investment Managers would normally have an exit charge, we will negotiate to have it waived so you will not be charged.

How to get in touch

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Relay UK. On a smartphone, computer or tablet, you can call through the Relay UK app, our lines are open Monday to Friday, 9am to 8pm except on Public holidays where lines are open 9am to 5pm (closed Christmas day).

If you're deaf and a BSL user, you can use the SignVideo service at [bankofscotland.co.uk/accessibility/signvideo](https://www.bankofscotland.co.uk/accessibility/signvideo), Monday to Friday.

If you have any questions about this guide or your statement, please get in touch with us using our Web Chat facility once you're securely signed into your account.

Sign in at Bank of Scotland and click on Help & Support and then Contact Us whilst signed in at www.bankofscotlandshared dealing-online.co.uk



Web Chat is open between
8am and 9pm, Monday to Friday

Alternatively, you can call us on **0345 606 11 88**.

You can find more information about how to contact us by visiting www.bankofscotland.co.uk/investing/help-and-guidance/contact-us