

Share Dealing



**Investing  
for tomorrow?  
Explore your  
choices today.**



**BANK OF  
SCOTLAND**

**If you're looking to buy and sell stock market investments in the UK, European or U.S. markets, our share dealing service could help you.**

**We offer a range of different accounts, so whether you want to invest a lump sum or invest regularly, are new to share dealing or an old hand, we can help you find an account to suit your needs.**

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# How could Bank of Scotland Share Dealing help you?

**We provide an execution-only service, which means we'll take your instruction on which shares and funds to buy and sell, and when to trade. You have the freedom to choose and manage your investments, while we handle all the administration for you. For advice, you should speak to an appropriate professional adviser.**

We hope you achieve your investment objectives, but you should remember that the value of an investment and the income from it can go down as well as up and you may get back less than you invested. For international/overseas based investments, this can also happen as a result of exchange rate fluctuations.

## Benefits at a glance

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- ▶ Competitive dealing charges.
- ▶ International dealing on seven world markets.
- ▶ Range of investments.
- ▶ Access to TradePlan, a way to control risk and maximise any potential returns you might make.
- ▶ Access to up-to-date market information and news.
- ▶ Manage your account online 24/7, 365 days a year.
- ▶ Set up our 'Share Price Alert', which will let you know when a share price has met your requirements.
- ▶ Shares are held electronically so you don't need to worry about retaining paperwork.

# Which account could be best for me?

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## Which product?

**"I want to buy and sell shares when I want at a competitive price."**

Bank of Scotland Share Dealing Account.

 See page 7.

**"I'd like the income my shares earn to be tax-efficient."**

Bank of Scotland Self-Select Stocks and Shares ISA.

 See page 8.

**"I'd like to build up my investments over time."**

Bank of Scotland ShareBuilder.

 See page 10.

**"I am an experienced trader and want to take control of my own retirement planning."**

Bank of Scotland Self-Invested Personal Pension.

 See page 11.

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### What does it offer?

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- ▶ A fully comprehensive nominee dealing service.
  - ▶ Real-time online dealing for a flat dealing commission of £12.50.
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- ▶ A tax-efficient, straightforward way of investing in the stock market.
  - ▶ Select your own shares and don't pay Capital Gains Tax on any profit.
  - ▶ Dealing commission of just £2 per purchase, with a regular investment plan.
- 
- ▶ Build an investment portfolio through monthly regular payments on UK shares for just £2 dealing commission per trade.
  - ▶ Trade UK shares online in real time for just £12.50 dealing commission per trade.
  - ▶ Our Market Research Centre has a mixture of news and investment tools to help you find the right investment.
- 
- ▶ Take control of your own pension investment in a tax-efficient plan with low cost dealing.
  - ▶ You choose how much to invest, how often and which investments to make.
  - ▶ A range of investments including stocks and shares, funds, unit trusts and Open-Ended Investment Companies (OEICs).
  - ▶ Option to set up a regular investment plan.
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Please note that tax treatment depends on individual circumstances and that tax laws may change. If you are resident in Scotland for tax purposes the tax relief you will be entitled to will be at the Scottish Rate of income tax, which may differ from the rest of the UK.

# How do I open an account?

When you've decided which account is best for you and you're ready to apply, be sure to have the following information to hand when you complete your application:

- ▶ Your address details for the last three years.
- ▶ Your National Insurance number.
- ▶ Your debit card and the sort code and account number of the corresponding bank account.

## For a Bank of Scotland Self-Invested Personal Pension:

Download an application form from [bankofscotland.co.uk/sipp](http://bankofscotland.co.uk/sipp)

For all other accounts, follow these instructions.



## Apply online

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Fill in the online registration form at [www.bankofscotlandsharedealing-online.co.uk](http://www.bankofscotlandsharedealing-online.co.uk) and follow the on-screen instructions. If we can't verify your identity electronically, to protect you from fraud you may also need to send us copies of certain documents.

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If you're not asked to set up your password as part of step 1 we will send you a temporary password through the post.

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To complete your registration, go to **[www.bankofscotlandsharedealing-online.co.uk](http://www.bankofscotlandsharedealing-online.co.uk)** and click on 'Complete registration'. Then key in your username and temporary password, and set up your additional security. You're now ready to trade.

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# Our Share Dealing Accounts



## The Bank of Scotland Share Dealing Account

This account has competitive dealing charges and can help make holding and dealing in stock market investments easier and more efficient.

## How does it work?

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Once you have money in your dealing account, you can buy shares up to the value of the cash in your Share Dealing Account. To fund more, call us on **0345 606 1188** or go online.

When you sell shares we'll normally credit your Share Dealing Account, but if you prefer, you can ask us by phone to credit your bank account when you make the sale, or use our online service to withdraw money later.

**For more information or to apply:**

visit us at  
**[bankofscotland.co.uk/  
sharedealing](https://bankofscotland.co.uk/sharedealing)**



## Self-Select Stocks and Shares ISA

**ISAs protect any profit your investment makes from Capital Gains Tax. Each tax year you have an ISA allowance which you use to invest.**

We offer a Self-Select Stocks and Shares ISA which gives you complete control over the investments you make, leaving the choice of what and when you invest down to you. What's more, you can choose whether to manage your ISA online or over the phone, whichever way is easiest for you.

### How does it work?

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You choose what to invest in, whether it's shares, funds, Exchange Traded Funds (ETFs), bonds or a mixture of different investments and any profit you make is free from Capital Gains Tax. When you've decided, you can buy these to place into your Self-Select Stocks and Shares ISA in real time from £12.50 dealing commission online or you can set up a regular investment plan, where it costs just £2 dealing commission per purchase.

### How much can I invest?

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A tax year runs from 6 April to 5 April the following year. In each tax year there is a maximum amount you can save in an ISA. ISA allowance detail can be found on the HMRC website at [www.gov.uk/individual-savings-accounts](http://www.gov.uk/individual-savings-accounts)

Please note that tax treatment depends on individual circumstances and that tax laws may change in the future.

### Adding money

You can add money to our Self-Select Stocks and Shares ISA in a variety of ways. Use whatever's best for you:

- ▶ Debit card – the funds will be transferred immediately.
- ▶ Regular monthly payments – fund a minimum of £20 a month.
- ▶ Direct debit – this can take up to five working days.

### Transfer your ISA to us?

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To keep all your accounts together you can transfer ISAs from other providers into a Bank of Scotland Self-Select Stocks and Shares ISA and take advantage of our key benefits:

- ▶ Deal online or over the phone with our competitive dealing charges from just £2 per purchase, within a regular investment plan.
- ▶ Free access to TradePlan tools – these tools will help you maximise any potential returns you might make and help to control risk.

- ▶ Automatic dividend reinvestment option for UK and Irish CREST eligible stocks.
- ▶ Trade on seven of the world's largest markets.
- ▶ Transfers usually completed within 30 days. International stocks and funds may take six to eight weeks.

### How much does it cost?

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An annual administration charge for your ISA will apply.

 See page 17 of this brochure.



## The Bank of Scotland ShareBuilder

**If you're interested in trying out the stock market you could try our ShareBuilder.**

### How does it work?

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Bank of Scotland ShareBuilder is an easy and cost-effective way for you to buy shares and gradually build up your portfolio through a regular investment plan.

It's an easy way to trade – and you don't need to be a financial whizz either. Make the investments you want on set days – up to four times each month.

For more information or to apply:

Visit us at **[bankofscotland.co.uk/  
sharedealing](https://bankofscotland.co.uk/sharedealing)**



## Self-Invested Personal Pension (SIPP)

**Feel prepared for the future with a Bank of Scotland Share Dealing SIPP.**

Our SIPP is provided by AJ Bell, one of the leading pension providers in the UK.

Our Self-Invested Personal Pension (SIPP) allows you to take control of your own investment decisions and at the same time benefit from the tax advantages of a traditional personal pension.

You can open a new SIPP with us without having to worry about any set up fees or transfer your existing SIPP to us and benefit from using our low cost dealing facility.

### How does it work?

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Once your SIPP is funded you can invest in a wide range of investments including shares, funds, unit trusts and Open Ended Investment Companies (OEICs). You will also have access to trade on seven world markets through a

single Sterling account. You make your own investment decisions and can deal real-time or set up a regular investment plan, choosing how much to invest, how often and which investments to make. That way you can build up your pension by investing little and often over the long term.

### How much does it cost?

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If you set up a regular investment plan, dealing commission is just £2 per trade, (purchases only). If you spot an opportunity and need to deal there and then, you can deal real-time for a flat rate of £12.50 dealing commission online, per trade. A quarterly administration charge will apply.



See page 21 of this brochure.

**For more information or to apply:**

visit us at  
**[bankofscotland.co.uk/  
sharedealing](https://bankofscotland.co.uk/sharedealing)**

# TradePlan

**TradePlan lets you take control and make the most of the rise and fall of share prices without having to monitor the markets day and night.**

## How does it work?

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There are five different TradePlans to choose from, outlined here: 

- 1 Limit Order** – Set the price you want to buy or sell at.
  - 2 Stop Loss\*** – Help safeguard yourself against a fall in your share price.
  - 3 Target Setting** – Hedge your bets! Take profits on the up and minimise loss on the down.
  - 4 Range Trading** – Buy low, sell high – and no need to watch share prices.
  - 5 Price Locking\*** – An intuitive stop loss. Automatically adjusts your stop price to lock in rises when shares climb and protects you from sharp falls.
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Setting up your instructions online at [www.bankofscotlandsharedealing-online.co.uk](http://www.bankofscotlandsharedealing-online.co.uk) or by telephone on **0345 606 1188** is easy, and once you've done that we'll take care of the rest until your order is dealt or you amend it, cancel it or it expires.

## How much does it cost?

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An example of our TradePlan charges is detailed on page 20 of this brochure.

Please note: TradePlan is only available on CREST eligible UK investments.

CREST is the UK's electronic registration and settlement system for equity share trading, it is available for all our accounts.

\*Our Stop Loss and Price Locking facilities do not use a guaranteed Stop Loss function. When the share price reaches your Stop Loss price, your order will go into a queue to be actioned. This means that the price dealt may, on occasion, be either higher or lower than the trigger price.

# Regular Investing

## Build your portfolio gradually and cost effectively with Regular Investing

Do you want to build up a portfolio of shares over the long-term in the most cost effective way? Regular Investing could be the ideal solution, it lets you buy UK shares online for just £2 dealing commission per purchase, within an investment plan.

We hope you achieve your investment objectives, but you should remember that the value of an investment and the income from it can go down as well as up and you may get back less than you invested. For international/overseas based investments, this can also happen as a result of exchange rate fluctuations.

### How does it work?

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You manage your regular investment plan online, making small, regular investments into the companies of your choice.

We'll invest on a set day four times a month. By grouping all our customers' orders together we are able to make savings, we then pass these on to you. All you have to do is choose which day is best for you to invest. By investing little and often over the long term, you can avoid the worry about the best time to buy.

This 'little and often' strategy is known as 'pound cost averaging'. It might mean you end up with a better than average price over the period you invest.

### Flexible investing

With Regular Investing, you can invest as much or as little as you like. You can see how flexible it is:

- ▶ Stop and start whenever you want.
  - ▶ Increase or decrease the amount you want to invest. Or change the date on which you want to buy.
  - ▶ Low cost dealing at just £2 dealing commission per purchase.
  - ▶ You can buy shares in a huge range of companies including your favourite brands.
- ... and if you spot that perfect opportunity...
- ... you don't always need to wait until your plan is set to buy for you. Just log on and place a real-time deal for just £12.50 dealing commission per trade.

You can set up a regular investment plan within any of our accounts.

# Dividends

Depending on which account you have, you can choose from a number of options on how you receive the dividends from stocks and shares you hold.

When you open an account tell us which you prefer, or go online to change your option later.

## Your dividend options:

Account	Automatic dividend re-invest	Pay as cash to your share dealing account	Pay as cash to your bank account	Pay as cash to your bank account every six months
Share Dealing Account	Yes	Yes	Yes	Not available
Self-Select Stocks and Shares ISA	Yes	Yes	Yes	Yes
SIPP	Yes	Yes	Not available	Not available

Our charges for automatic dividend reinvestment can be found on page 17.

# International trading

## You can trade on seven of the world's largest markets through a sterling account

Your investments don't have to be limited to the UK – you can take a stake in the success of an aerospace company in France, a fashion house

in Italy or a fast food outlet in the U.S. In fact, you can trade equities in seven of the world's major markets through a single sterling account.

### The markets available and the hours of dealing are:

	Local times	UK times
London (LSE)	8am–4.30pm	8am–4.30pm
New York (NYSE, NASDAQ, AMEX)	9.30am–4pm	2.30pm–9pm
Frankfurt (XETRA)	9am–5.30pm	8am–4.30pm
Milan (MTA)	9am–5.30pm	8am–4.30pm
Paris (European)	9am–5.30pm	8am–4.30pm
Amsterdam (Euronext)	9am–5.30pm	8am–4.30pm
Brussels (Euronext)	9am–5.30pm	8am–4.30pm

During the change between Greenwich Mean Time and British Summer Time our opening hours may not match those of the international markets. Investments can be positively and negatively affected by changes to exchange rates.

To discover a whole world of investment opportunities, go to

[www.bankofscotlandsharedealing-online.co.uk](http://www.bankofscotlandsharedealing-online.co.uk)

# Your choice of investments

You can buy or sell any of the following:

	Bank of Scotland Share Dealing account	Self-Select Stocks and Shares ISA	Bank of Scotland Share Dealing SIPP
Shares from all the major indices	✓	✓	✓
Shares in Investment Trusts	✓	✓	✓
Exchange Traded Funds also known as Tracker Shares	✓	✓	✓
Units in unit trust and shares in Open Ended Investment Companies (OEICs)	✓	✓	✓
Gilts	✓	✓	✓
Corporate Fixed and Convertible Bonds	✓	✓	✓
Alternative Investment Market stocks (AIM)	✓	✓	✓
UK convertible and cumulative preference stock	✓	✓	✓
International Trading on seven of the world's largest markets	✓	✓	✓

Please note that only qualifying investments can be held in an ISA. We'll be able to tell you whether the investment(s) you want to buy or sell are eligible for an ISA.

**Please note we may trade other investments on request.**

# Summary of services and charges

Service	Charges for Bank of Scotland Share Dealing Account	Charges for Bank of Scotland Share Dealing ISA Customers
Annual management	FREE	n/a
Annual administration fee*	n/a	<b>Self-Select Stocks and Shares ISA – £12.50</b>
Portfolio valuation	FREE (can view online)	FREE (can view online)
Dividends and income reclaimable	FREE	FREE
Automatic dividend reinvestment	2% of the value of the deal which is capped at £12.50	
Copy of annual consolidated tax certificate	£12.50	£12.50
Attendance at shareholder meetings (on request)	FREE	FREE
Arrangements for proxy voting (on request)	FREE	FREE
Annual report and accounts (on request)	FREE	FREE
Shareholder benefits (on request)	FREE	FREE
Selected corporate actions	FREE	FREE
Participation in Rights Issues, Open Offers and Offers for Subscriptions	FREE	FREE
Transfer in share certificates	FREE	n/a
Transfer in of shares from another stockbroker	FREE	n/a
Transfer in from an approved sharesave scheme	FREE	FREE
Transfer in from another ISA Manager	n/a	FREE
Transfer out of shares electronically to another stockbroker	£25 per investment (maximum £125)	£25 per investment (maximum £125)
Cash withdrawal by electronic transfer	FREE	FREE

<b>Service</b>	<b>Charges for Bank of Scotland Share Dealing Account</b>	<b>Charges for Bank of Scotland Share Dealing ISA Customers</b>
Cash withdrawal by immediate electronic transfer	£25 per withdrawal	£25 per withdrawal
Cash withdrawal by cheque	£12.50 per withdrawal	£12.50 per withdrawal
Ad hoc statement or valuation (on request)	View valuation online FREE, £12.50 per ad hoc request	View valuation online FREE, £12.50 per ad hoc request
Certificated withdrawal of stock <sup>†</sup>	£25 per investment	£25 per investment
Voiding of ISA	n/a	£12.50
ISA closure fee	n/a	FREE
Repair of ISA	n/a	£12.50
Probate valuations	FREE	FREE
Distribution of assets (following executor instructions)	FREE	FREE
Sale of stock (following executor instructions)	£12.50	£12.50
Lodging a Bankruptcy Order/ Voluntary Arrangement	FREE	FREE
Lodging a Power of Attorney	FREE	FREE

\*Levied in April.

<sup>†</sup>This service is only available for CREST eligible UK investments.  
Please note: For ISAs we'll take charges from your nominated bank account.

## VAT

All charges are inclusive of VAT where applicable.

# Dealing charges

## Our dealing charges are good value for money

Value of each deal	You pay					
	Online purchases and sales	Fund online purchases	Telephone <sup>†</sup>	Telephone sales of certificates	Fund telephone commission	Purchases with a regular investment plan
Any	£12.50	£12.50	£25	Deals up to £25,000 are charged at 1.25% of the deal value, minimum £25 For deals over £25,000 in value, special rates are available on request	£25	£2
International charges	£12.50 <sup>‡</sup>	n/a		n/a	n/a	n/a

## Funds (online and telephone)

Online trading	£12.50 per trade
Telephone trading (sales only)	£25 per trade
Regular investments in funds (purchases only)	£2 per trade*

Fund managers also charge Ongoing Charges and Transaction Costs for looking after the fund and buying and selling assets within it. These charges are taken directly out of the fund's value.

\*This is for planned purchases only. One-off immediate deals are charged at online commission rates.

<sup>†</sup>For all deals other than holdings in certificate form.

<sup>‡</sup>Foreign currency conversions are required to facilitate the settlement of international transactions.

We adjust the exchange rate by 1.25% and keep the difference as our fee. The available exchange rate is based on the exchange rate provided by Digital Look. Indicative exchange rates are provided prior to trading, and the rate applicable to the individual trade is confirmed on the contract note once the deal has been completed.

# TradePlan charges

You must have a Bank of Scotland Share Dealing Account with a Bank of Scotland Cash Management Account, SIPP or Self-Select Stocks and Shares ISA to set up a TradePlan.

For Self-Select Stocks and Shares ISA and SIPP accounts there is no charge to set up a TradePlan, and the standard dealing commission rates apply.

When you set up a TradePlan we'll make a charge of £2, but if a trade is executed, we'll reduce the dealing commission on that trade by £2. For example, for a TradePlan order placed online, you will pay a £2 TradePlan fee which will be taken when you set up the plan and a £10.50 reduced dealing commission taken when the deal executes.

For example, if you set up a TradePlan then the dealing commission charged when the TradePlan executes would be as follows:

## Example of TradePlan commission charges

Value of deal	Online purchases	Online sales	Telephone*
Any	£10.50	£10.50	£23

\*Does not cover Telephone sales of certificates.

You can amend a TradePlan order at any time before it expires. A charge of £2 will be made each time you amend the plan. If your TradePlan expires before it has been executed then the £2 charge will still be applied. You can cancel a TradePlan at any time, although the £2 charge will not be refunded.

# SIPP charges

The quarterly administration charge is shared between AJ Bell Management Limited, the Administrator of the Bank of Scotland Share Dealing SIPP, and Bank of Scotland Share Dealing. Other SIPP charges are payable to AJ Bell Management Limited or Bank of Scotland Share Dealing as shown below. The dealing charges referred to below in the section titled 'SIPP Dealing Charges and Interest Rates' are payable to Bank of Scotland Share Dealing. All charges are payable from your SIPP.

<b>Set-Up and Administration Charges</b>	
<b>Set-Up</b>	Nil
<b>Quarterly Administration Charge (see Note 1)</b>	£22.50 (SIPP value of £50,000 or less) £45 (SIPP value of greater than £50,000)
<b>Transfer in of another registered pension scheme</b>	£60 per transferring plan (max £300)
<b>Transfer out to another registered pension scheme / annuity purchase</b>	£90 + £25 per investment (max £215)
<b>Transfer out to a Qualifying Recognised Overseas Pension Scheme (QROPS)</b>	£510
<b>Ad hoc statement or valuation (on request)</b>	£12.50
<b>Re-investment of dividends</b>	2%, maximum £12.50

Additional charges are payable when you start to take income from your SIPP at retirement. These are set out in the table below.

<b>Income Drawdown / Benefit Charges</b>	
<b>Income Drawdown Charges (see Note 2)</b>	
Flexi-access drawdown	£180 per annum
Capped drawdown before age 75	£180 per annum
Capped drawdown from age 75 onwards	£300 per annum
<b>Designate additional funds to drawdown, or request a review of income levels (see Note 3)</b>	£90
<b>Convert from capped drawdown to flexi-access drawdown</b>	£90
<b>A one-off payment – Uncrystallised Funds Pension Lump Sum (UFPLS)</b>	£90
<b>SIPP closure charge through drawdown or lump sums (e.g. UFPLS) where the balance is reduced below £1,000 (See Note 4)</b>	
Within the first 12 months of opening	£300
Where the account has been opened for 12 months or more	£90
<b>Payment of death benefits</b>	Time/cost basis. Although the charge can vary, the typical amount is between £250 and £500

## SIPP Dealing Charges and Interest Rates

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Dealing charges are payable in addition to the Bank of Scotland Share Dealing SIPP Account Charges, as shown in the Dealing Charges section on page 19. All SIPP charges and the interest rates that apply to your Bank of Scotland Share Dealing SIPP are available to view on-line: **[www.bankofscotland.co.uk/sharedealing/charges/sipp-charges/](http://www.bankofscotland.co.uk/sharedealing/charges/sipp-charges/)** or by calling **0345 606 11 88**

AJ Bell does not receive any interest payments from Bank of Scotland Share Dealing on cash held by Bank of Scotland Share Dealing for your SIPP, so AJ Bell does not pay you any interest on cash held for your SIPP.

### Notes

1. Payable in arrears at the end of March, June, September and December (also applies when your SIPP is in income drawdown). Charges are shared between AJ Bell Management Limited and Bank of Scotland Share Dealing.
2. The annual income drawdown charge will become payable immediately where funds are designated to provide drawdown income, even if you select 'nil' income. Payable annually in advance.
3. Payable each time you designate additional funds to drawdown, once your SIPP is in drawdown stage.
4. We will be entitled to close your SIPP and return the remaining funds to you, after deducting our charges.
5. All charges include VAT where applicable.
6. All charges will be deducted from your SIPP.

# Keeping you informed

Keeping up-to-date with how your shares are doing, the latest market news, and getting all the information you need to manage your account is all part of the service.

## How you can access information

What	Customers registered online	Customers not registered online
Contact Notes	Available 24/7 at <a href="http://www.bankofscotlandsharedealing-online.co.uk">www.bankofscotlandsharedealing-online.co.uk</a>	Posted after each deal
Statements and valuation	Available 24/7 at <a href="http://www.bankofscotlandsharedealing-online.co.uk">www.bankofscotlandsharedealing-online.co.uk</a>	Issued quarterly
Tax Certificate (ISA or SIPP customers don't receive one)	Available 24/7 at <a href="http://www.bankofscotlandsharedealing-online.co.uk">www.bankofscotlandsharedealing-online.co.uk</a>	Issued in April
Corporate Action Notifications	Available 24/7 at <a href="http://www.bankofscotlandsharedealing-online.co.uk">www.bankofscotlandsharedealing-online.co.uk</a>	Posted to your registered address
Share prices, company news and more	Visit our Market Research pages at <a href="http://bankofscotland.co.uk/sharedealing">bankofscotland.co.uk/sharedealing</a>	
Company Reports and Accounts	Available 24/7 at <a href="http://www.bankofscotlandsharedealing-online.co.uk">www.bankofscotlandsharedealing-online.co.uk</a>	Call us on <b>0345 606 1188</b>

# How to sell share certificates

**If you simply want to sell some UK investments you hold in the form of share certificates you can sell them real-time during market hours by calling us on 0345 606 1188.**

## What you'll need to do

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Simply check with the relevant registrar that your certificates are valid. Then make sure you have the certificates you want to sell to hand when you call as you'll need to quote the certificate numbers. Please bear in mind that selling a share certificate can take up to 10 working days, but this can be delayed if we haven't received all the documentation we need.

If you are not already a Bank of Scotland Share Dealing customer you will need to open a Share Dealing Account online before we can sell your certificates.

## How the sale is completed

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To complete your sale, we'll send you all the relevant paperwork. Please sign everything you need

to and return it to us along with your share certificates. We won't be able to send you any money from the sale until we've received all the documents.

## Selling share certificates worth more than £25,000?

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You'll need to send us the share certificate and a CREST Transfer Form before you deal. To be on the safe side, you might want to send this by Special or Recorded Delivery. You can download a CREST Transfer Form from **[bankofscotland.co.uk/sharedealing/forms](http://bankofscotland.co.uk/sharedealing/forms)** or obtain one by calling **0345 606 1188**.

Deals of up to £25,000 are charged at 1.25% of the deal value, with a minimum of £25. For deals over £25,000, special rates are available on request.

# Additional information

## Special requirements

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We are committed to meeting the needs of all of our customers. If you have a hearing or speech impairment and have access to our online service we have a facility called 'Live Assistance' where you can chat real-time to one of our assistants using your PC. To access Live Assistance, log-on to your account and click on the 'Web Chat' link.

## Providing feedback on our service

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Customer feedback allows us to improve our service and the products we offer making life easier for everyone that uses them. If you have any suggestions on how we can do things better then please let us know.

# To find out more



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## By phone

Call **0345 606 1188**

Monday to Friday 8am–9pm  
and Saturdays 9.30am–12.30pm



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## In branch

Talk to a member of our  
in-branch team.



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## By post

General Queries:

Bank of Scotland Share Dealing,  
Lovell Park Road, Leeds LS1 1NS

SIPP Administration Queries:

Bank of Scotland SIPP  
Administration Team,  
AJ Bell Management Limited,  
4 Exchange Quay, Salford Quays,  
Manchester, M5 3EE

SIPP Trading Queries:

Bank of Scotland Share Dealing,  
Lovell Park Road, Leeds LS1 1NS



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## Web chat

Just sign in to your account  
and then click 'Contact Us' on  
the right hand side where you  
can chat real-time to one of our  
assistants on your computer.



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## Visit us at

[bankofscotland.co.uk](http://bankofscotland.co.uk)

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Investments, Savings  
and Insurance.**

## 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:

- ▶ Call us **0345 606 1188**, or **+44 (0) 113 292 0805**. (Textphone **0345 604 2543**, if you have a hearing impairment).
- ▶ Talk to us online at **[www.bankofscotland.co.uk/sharedealing/contact-us](http://www.bankofscotland.co.uk/sharedealing/contact-us)**
- ▶ Write to us at  
Bank of Scotland Share Dealing, Lovell Park Road, Leeds LS1 1NS.

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.

You can contact the Financial Ombudsman Service at Exchange Tower, London E14 9SR or by visiting **[www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm)** or by telephone on **0800 023 4567**.

## Important information

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

Calls may be monitored or recorded.

Call costs may vary depending on your service provider.

Information correct as of February 2019.

## Get in touch

 [bankofscotland.co.uk/  
sharedealing](https://bankofscotland.co.uk/sharedealing)

 0345 606 1188

Do you need extra help?  
If you'd like this in Braille,  
large print, audio or another  
format please contact us.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 604 2543** (lines are open Monday to Friday, 8am to 6pm). If you're Deaf and a BSL user, you can use the SignVideo service available at [bankofscotland.co.uk/accessibility/signvideo](https://bankofscotland.co.uk/accessibility/signvideo)



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