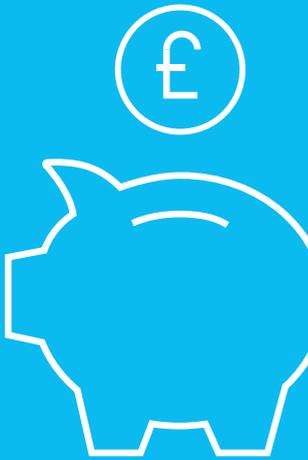


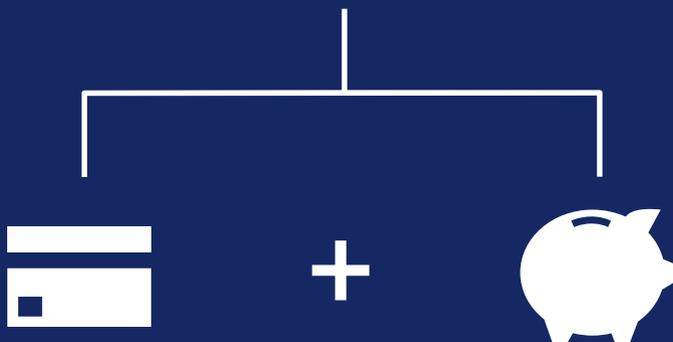
Smart Start

Your Spending Account and Savings Account welcome pack



Welcome to Bank of Scotland Smart Start

This guide will help you make the most out of your accounts as you begin to save, earn, spend and learn.



What you'll get from your Spending Account

- ✓ **A contactless Visa debit card** so you can pay for things or take out money at cash machines.
- ✓ **Easy access to your accounts** when you've registered and activated your online banking log in. You can see your balance and spending at any time.
- ✓ **Account support with spending limits** so you don't overspend. Your parent or guardian will also be able to help. They can see your account until you choose to manage it by yourself.

What you'll get from your Savings Account

- ✓ **Get used to saving** and learn about money and saving for the things you want.
- ✓ **Earn interest** helping you increase savings as you put money away into your account.

What's in this guide



Learn

Ways to manage your accounts

4-5

Keeping your accounts safe

8-9

If something isn't clear

11



Spend

Using your Spending Account debit card

6

Making payments and spending

7



Save & Earn

How to save and earn money

10



Ways to manage your accounts



Online banking

Once you've registered and activated your online banking log in you can check and manage your money anytime you like, such as:

- Outgoing payments - payments leaving your account.
- Incoming payments - when money has been paid in.
- Moving money between your Spending Account and Savings Account.



Go to bankofscotland.co.uk/internetbanking to register for online banking.

Mobile banking

When you have online banking you'll then be able to use our mobile banking app. Just download our app from your phone's app store, to manage your money on the go.

You can also pay in cheques through our app, so there's no need to go into a branch.

Activate app notifications and we'll send you account updates based on what you've been doing.

- You can check outgoing and incoming payments.
- Get a spending summary - a weekly notification of your debit card spending.



Cash machines

If you need cash out of your Spending Account, you can use your debit card for free at any of our Bank of Scotland, Lloyds Bank or Halifax cash machines in the UK. You may be charged at other machines in the UK and worldwide.





Text message alerts

Our text message alerts service offers an easy way to stay on top of your money without even having to think about it.

So if we have a mobile number for you, we can help you keep an eye on your balance.

To find out more about alerts, go to bankofscotland.co.uk/alerts



Other ways to manage your accounts

At the Post Office® and Banking Hubs

You can use your Spending Account debit card to take out or pay in cash.

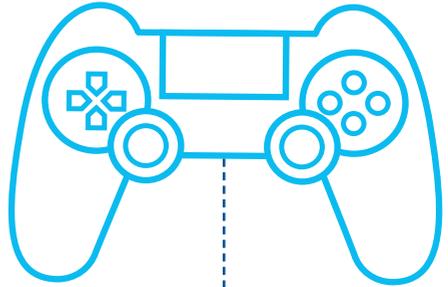
You can also pay in cash to your Spending Account.

Telephone banking

To use our telephone banking service, call us on **0345 721 3141**.

Statements

We'll send you regular statements through the post. You can change how often you get these or choose to go paper-free and get your statements sent to your online banking inbox. You can let us know what you want to do in our app or online banking.





Using your Spending Account debit card



Contactless

You can pay with contactless now you have a debit card. It's easy to tap your debit card where you see the contactless symbol. You can only spend up to the current contactless limit in any shop.

To find out how to set your own contactless limit click, visit: bankofscotland.co.uk/helpcentre/everyday-banking/card-and-pin-services/contactless-cards

Here's how to get the most out of your debit card.

First, make sure you've signed your debit card and you can remember your Personal Identification Number, or PIN for short. Think of a PIN as being like a key that unlocks your account and debit card. It's just for you and it's important as it helps to keep your money safe.

You can use your debit card and PIN to pay in shops up to your spending limit. You can also use your debit card worldwide, but fees may apply.

Mobile payments

You can add Apple Pay to your iPhone if you are 13 or over. If you have an android, you can add Google Pay after you turn 16.

You'll be able to use your phone just like your debit card when you see the contactless symbol - just tap and pay.



Apple Pay
bankofscotland.co.uk/applepay



Google Pay
bankofscotland.co.uk/google-pay





Making payments and spending

Spending limits

You'll only be able to spend money that's in your Smart Spending Account. To help you manage your money, we've made it easy for you by setting daily spending limits. This means you don't overspend.

Age	Daily Limit		
	11-15	16-17	18
Use your debit card to pay online and in shops.**	£200	£1,000	Money you have in your account.
Use online banking to transfer money.	£500 This limit also applies to your Savings Account.		
Use one of our branches with a counter to take money out.***	£1,000	£5,000*	
Use your debit card to take money out of a cash machine.	£100	£500	
Use the Post Office and Banking Hubs to take money out.****	£100	£300	

*If you want to withdraw more than £2,000 you will need to give at least 24 hours advance notice.

**To keep your account safe spending on your card is not allowed in over-18 outlets (for example, in off licenses).

***Some services may not be available if there is a self-serve alternative available.

****Taking out money at a Post Office and Banking Hubs goes towards your daily cash machine limit.

If something goes wrong with your account and we allow you to spend more than you have in it, we won't charge you. We'll work with you to make sure your account is put right.

Payments and transfers

You can send money from your Spending Account to another person's account and they can send money to yours. This makes it easy to split the cost of a cinema trip or to pay a friend back for pizza. Or you could make a transfer from your Savings Account to your Spending Account.

Direct debits

If you set up a direct debit, on a set date money comes out of your Spending Account and goes to a person or a company. You could use a direct debit to pay for something you want to pay regularly - like a monthly magazine subscription.

Standing orders

You can set up a standing order, which means you can make a regular payment for the same amount of money. So you could make a payment from your Spending Account to your Savings Account every month.





Keeping your accounts safe

Managing your PIN

You can change your PIN to something easier to remember at any cash machine. You'll need to enter the PIN we've sent you first before you can change it to something only you know.

Never share or tell anyone your PIN - they might use it to take money out of your account or buy things without you knowing.

Bank of Scotland Secure

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

Bank of Scotland Secure helps protect you from fraud. It will either let you make the payment, or ask for more details to make sure it's you and not someone else using your debit card.

To find out more, go to bankofscotland.co.uk/secure

Freeze your debit card

If you lose your debit card, freeze it as soon as you realise it's lost. You can do this through our app. You can also freeze types of payments, which can help control your spending.



If your debit card is lost or stolen, let us know straight away. We'll make sure no one else can use it if they find it by cancelling it and ordering you a replacement. Let us know through our app, online banking or by giving us a call on **0800 028 8335 (+44 131 454 1605)** outside the UK).

Find out more at bankofscotland.co.uk/lost-card



Getting a refund if you are scammed

We follow a set of rules to help you if you get scammed.

If you think you've sent a payment to a fraudster's bank account, please contact us straight away.

To find out what the refund rules are, and what we'll do to help, visit: bankofscotland.co.uk/apprefunds

Protecting yourself from fraud

The internet has lots of things that can help you. But you need to know how to stay safe online.

Find out more at bankofscotland.co.uk/security



Ways we use your data

Download our information sheet to find out more.





How to save and earn money

Earning interest

When you have money in your Savings Account we'll pay you interest on it. [bankofscotland.co.uk/savings/interest-rates](https://www.bankofscotland.co.uk/savings/interest-rates)

Save the Change®

If you switch on Save the Change®, each time you use your debit card to buy something you'll save. We'll round up the amount you've spent to the nearest pound and move the difference into your Savings Account so you can save easily. Those pennies soon add up!



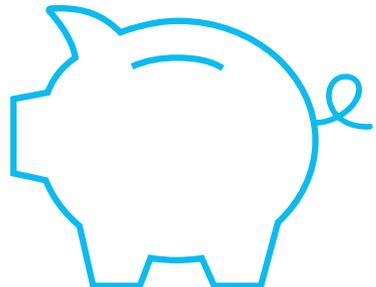
You can switch this on our app or in online banking. To find out more go to [bankofscotland.co.uk/savethechange](https://www.bankofscotland.co.uk/savethechange)

You can give your Savings Account a name

Set a savings goal to aim for and name the account to match. Something like 'Driving lessons' or 'My new trainers' will help to remind you and motivate you to save.

You can also change the name of your Spending Account if it helps you keep track.

Plan how much and for how long you want to save for. You could set up a standing order into your Savings Account or transfer birthday money and cheques until you reach your target.





If something isn't clear



Our online videos will take you through how to use your accounts

bankofscotland.co.uk/smartstart/help



If you're not sure about some of the financial wording we've used, you'll find more information here

bankofscotland.co.uk/smartstart/help



Visit the Smart Start page

bankofscotland.co.uk/smartstart/help

Message us in app or call us on

0345 721 3141



If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages relayuk.bt.com SignVideo services are also available if you're Deaf and use British Sign Language:

bankofscotland.co.uk/contactus/signvideo

If you need support due to a disability please get in touch.

Additional Information

If you want to make a complaint, you can message us in the app 24/7 or find support online at:

bankofscotland.co.uk/contactus/complain

You can also call us on **0800 072 8668** (+44 131 278 3729 outside the UK).

Or visit a branch.

Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

Eligible deposits with us are protected by the Financial Services Compensation Scheme:

bankofscotland.co.uk/fsccs We are covered by the Financial Ombudsman Service.

Our app is available to customers with a UK personal account and valid registered phone number. Minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. Terms and conditions apply: **bankofscotland.co.uk/aboutonline/mobile-banking**

For children under the age of 13, a parent or legal guardian will need to use 'Family Sharing' for Apple devices or 'Family Link' for Android devices, to approve the app download.

Text message alerts are sent seven days a week, including bank holidays. This is a free service for all eligible current account customers. 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.

Android/Google Play is a trademark of Google LLC. Apple iPhone and Apple Pay are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Save the Change® is a registered trade mark and used under licence.

The Post Office® and Post Office logo are registered trade mark of the Post Office Ltd.

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: 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.

This information is correct as of June 2025 and is relevant to Bank of Scotland plc products and services only.



**BANK OF
SCOTLAND**