

Savings account conditions and information.

1 December 2019

(For personal savings accounts that are
no longer available to new customers)



**BANK OF
SCOTLAND**

Welcome to Bank of Scotland.

This booklet explains how your Bank of Scotland savings account works, and includes its main conditions.

This booklet contains:

- ▶ information about how to contact us and how we will contact you;
- ▶ an explanation of what makes up our agreement with you for your savings account and related services;
- ▶ our conditions, divided into sections setting out what you and we agree to do under this agreement. To help you find what you need, we list the main points of each section under 'What's in this booklet?'; and
- ▶ details of charges that may apply to your account.

Please:

- ▶ read this booklet carefully and keep it for future reference;
- ▶ ask us if you have any questions, using the contact details we provide;
- ▶ note that the examples (shown by ⓘ) in this document help to explain our terms but don't form part of the conditions.

For information about your statutory rights, please contact your local Trading Standards Scotland Department or Citizens Advice Scotland.

The accounts covered by this booklet are no longer available to new customers.

Existing customers can continue to operate and hold them. Therefore we have generally not included account opening information, such as the minimum opening balance, in this booklet. This booklet includes both Bank of Scotland savings accounts and the Halifax savings accounts which were available through Bank of Scotland branches. Some Bank of Scotland savings customers are connected with Halifax, for example because they opened a Halifax savings account through Bank of Scotland or because they live in an area where a Halifax branch has been replaced by a Bank of Scotland one. Halifax made changes to a number of its accounts between November 2014 and December 2015. Those changes did not apply to Bank of Scotland customers with a Halifax account. Those customers should not refer to the conditions in this booklet. If you have any questions about your own account please call **0345 602 0304**.

We made a number of changes to our accounts covered by this booklet during 2016 and 2017. We notified affected customers in advance. Those changes are reflected in this booklet.

Although our Help to Buy:ISA is no longer available to new customers from 30 November 2019, existing Help to Buy:ISA customers with other banks and building societies can still transfer to Bank of Scotland under the scheme. Our Help to Buy:ISA conditions are in our savings conditions booklet for accounts that are still available to new customers.

You can check out our rates online at www.bankofscotland.co.uk/savings/interest-rates

To find out about our other savings accounts, go online at www.bankofscotland.co.uk/savings, ask in one of our branches or phone **0345 602 0304**.

The charges which may apply to your account are explained on page 56.

How to contact us.

<p>To tell us:</p> <ul style="list-style-type: none">▶ about a change of contact details▶ you've forgotten your PIN (if you have a card to use with your account)▶ you didn't authorise a payment▶ you think we have not made a payment correctly▶ you think someone knows your security details▶ you want to know our current standard exchange rates▶ about anything else...	<p>Call 0345 602 0304</p> <p>Textphone 0345 600 9644 if you find hearing or speaking difficult.</p> <p>Visit one of our branches</p> <p>Write to us at Bank of Scotland, PO Box 548, Leeds LS1 1WU.</p>
<p>To report a lost or stolen device (including your card) or damaged card...</p>	<p>Call 0800 028 8335 (UK) +44 (0)131 454 1605 (from abroad)</p> <p>Visit one of our branches</p>
<p>To make a complaint...</p>	<p>See Section M 'Other important terms'</p>

If you are registered for Internet Banking, you can use it to report a lost or stolen device or card and request a replacement card or a new PIN. You can also check our interest rates online at www.bankofscotland.co.uk/savings/interest-rates

In England, Wales and Northern Ireland, you can also contact us and give instructions for most day-to-day banking at Halifax.

Some kinds of transactions are not available if you use one of the Halifax Counter-free branches, and different limits may apply, for example on how much cash you can withdraw.

We strongly recommend you do not use email to give us confidential information or instructions.

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

You can usually use our Telephone, Internet and Mobile Banking services and cash machines at all times. But occasionally, repairs and maintenance may mean a service isn't available for a short time.

Any instructions you give us are not effective until we actually receive them.

How we can contact you.

We may contact you by post, telephone and electronically using the contact details you give us, including any address you have agreed we should use for electronic communications. We will use the same contact details and appropriate secure procedures to make contact if we suspect fraud or a security threat. We never ask for details about your account, devices, security details or any confidential information by email. So please do not reply to an email asking for this information.

Meaning of words we've used

card	Any card – or card details – that can be used to give us instructions on your account, for example by using a cash machine.
electronic or electronically	Any form of message made by any type of telecommunication, digital or IT device – including the internet, mobile banking application, email and SMS.

You must tell us if your name or contact details change. If you don't tell us, we will not be responsible if we cannot contact you or we send confidential information to an old address. We may charge reasonable costs for trying to find you if your contact details are out of date.

Recording calls

We may listen in to or record phone calls to:

- ▶ check we have carried out your instructions correctly and are meeting our regulatory requirements;
- ▶ help detect or prevent fraud or other crimes; and
- ▶ improve our service.

What's in this booklet?

Here is a list of the sections in this document, to help you find what's important to you more easily.

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Section A – Our agreement with you

Our agreement with you is made up of three kinds of conditions:

- ▶ The 'general conditions' in this booklet. They are the main terms for your savings account and for our overall relationship with you.
- ▶ The 'special conditions' in this booklet. They are terms that apply only to your chosen savings account.
- ▶ The 'additional conditions', which are the details of interest rates, charges and other terms that apply to a specific account or service that are not set out in the general conditions or special conditions. We give these to you when speaking to you or in documents such as our application forms, letters, emails or leaflets (such as our 'Interest rates and charges' leaflet), or on our website.



Additional conditions include things like when we will pay interest and how to qualify for a particular account or interest rate.

If an additional condition or special condition conflicts with a general condition, the additional or special condition applies.

Our accounts are for personal customers resident in the UK. You must not open or use one for the purpose of a business, club, charity or other organisation without our consent. We have different agreements for customers who are not personal customers.

Most of the accounts in this booklet must not be used to hold money for someone else (including as a trustee or personal representative for someone else) without our consent, but an adult can have a Young Saver account in trust for a child.

You explicitly consent to us accessing, processing and retaining any information you provide to us for the purposes of providing payment services to you. This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by closing your account.

Meaning of words we've used

account	Any account you hold with us that is covered by this agreement.
Lloyds Banking Group	This includes us and a number of other companies using the Bank of Scotland, Halifax and Lloyds Bank brands and their associated companies. You can find more information on the Lloyds Banking Group at www.lloydsbankinggroup.com
we, us, our	Bank of Scotland plc.

We explain the meaning of some other words at the start of each section of this booklet.

Section B — Special Conditions

You'll see from Section G that we treat payment and non-payment accounts differently when we make any changes to your conditions or interest rate.

Payment accounts	Non-payment accounts
Bank of Scotland Young Saver Bank of Scotland Instant Access Savings Account Halifax Liquid Gold Save4it Halifax Instant Saver Halifax Monthly Saver Halifax Extra Income Saver Halifax 60 Day Gold Halifax Bonus Gold	Bank of Scotland ISA Saver Variable rate Halifax ISA Saver and Halifax Instant ISA Saver Matured funds

Managing your account and the transactions you can make.

The special conditions for your account will tell you if there are restrictions on the kind of transactions you can make. For example, they say whether or not you are allowed to make withdrawals, if you should only use your account online, or if you can ask for a card to withdraw cash and get account information from a cash machine.

Subject to what the special conditions say, the transactions we've listed below are available on our savings accounts. Not all are available through all channels. Limits may apply to certain transactions and channels.

- Withdrawals by banker's draft.
- Cheque payments in.
- Cash payments in and cash withdrawals.
- Payments in and withdrawals using Faster Payments, BACS and CHAPS.
- Standing order payments in.
- Internal transfers.
- Payments made online or by phone.

Where customers with a Bank of Scotland or Halifax savings account have existing regular standing order and direct debit payments out of their accounts these will continue (as long as there is enough money in the account) but only limited changes to these payment arrangements can be made and new standing orders and direct debits cannot be set up.

Some of our branches are Counter-free and are designed to give you access to your account mainly using cash machines and Immediate Deposit Machines (IDMs). Some kinds of transaction are not available at our Counter-free branches, and different limits may apply.

In addition, some self-service facilities are not available at every branch.

Cash withdrawals

At Counter-free branches you can only take out cash (notes only) using one of the cash machines. You cannot withdraw coins at our Counter-free branches. If you use one of our Mobile Branches you will usually be able to withdraw up to £300 a day in cash.

Passbook accounts

If you have a passbook to use with your account you will not be able to use it to make transactions in our Counter-free branches. If you have a card for another account, we may let you use that card to carry out a transaction on your passbook account, but as the transaction will be routed through your card account it will show on the account records and statements of your card account. This means it may not be appropriate for you if your passbook account is in your sole name and you hold your card account jointly with someone else. If this is the case you should consider whether you are happy for the person you have the joint card account with to know about the transaction on your own sole named passbook account. Bank of Scotland customers with a Liquid Gold account that has a Moneycard will be able to use their Moneycards as usual.

Young Saver

This account was no longer available to new customers from 16 April 2018.

An instant access account for someone aged 18 or over to save for a child under 16. Only one Young Saver account can be held for any one child. This means it will not be possible, for example, for a parent and a grandparent to save separately for the same child in different Young Saver accounts.

Having a Young Saver

You:	<ul style="list-style-type: none">• Must be 18 or over, and want to save for a child under 16.• Must want to save £1+.• Can use a Bank of Scotland branch or go online.• Can hold it as one adult for only one child. You, as the adult customer, are the only one who can open or operate the account.
Our interest on Young Saver:	<ul style="list-style-type: none">• Is variable – it can change while you have the account. For the rate, see our 'Savings rates' leaflet, or our website.• Is paid quarterly, on 10 March, 10 June, 10 September and 10 December.• Is paid into your account.
Operating your account:	<ul style="list-style-type: none">• Use one of our branches with a counter.• You get regular statements to help you keep track. We'll provide you with a statement at least once a year.
After the child reaches 16:	<ul style="list-style-type: none">• You'll be able to transfer the money into an account in the child's name if you wish or keep control of it if you prefer, for example if you are saving until the child is older.

Instant Access Savings Account.

This account was no longer available to new customers from 10 September 2011.

Various changes to our savings accounts on and after 3 September 2016 mean that customers with Fixed Rate Bond, Stepped Income Reserve, Tracker Bond, Step Bond and Online Step Bond accounts before 3 September 2016 had their accounts moved to Instant Access Savings Account when their accounts matured. In addition these conditions apply to customers whose Access Saver, Internet Saver and Exclusive Saver accounts changed after 12 months.

Instant Access Savings Account

An instant access account with variable interest.

Having an Instant Access Savings Account

You:

- Must be 11 or over (16 or over if you want to use it online or by phone).
- Must want to save £1+.
- Can use one of our branches, go online or call us.
- Can have a joint account.

Our interest on Instant Access Savings Account:

- Is variable – it can change while you have the account. For the rate see our 'Savings rates' leaflet or our website.
- Is paid:
 - If you originally opened your account as an Instant Access Savings Account:
 - each year on the date you chose when you opened your account, if you opted for annual interest and chose a date for us to pay your interest;
 - each year on the last day in February, if you opted for annual interest but did not choose a date for us to pay your interest;
 - monthly on the date you chose when you opened your account, if you opted for monthly interest and chose a date for us to pay your interest; or
 - monthly on the last day of each month, if you opted for monthly interest without choosing a date for us to pay your interest;
 - If you originally opened your account as an Access Saver, each year on the anniversary of account opening;
 - If you originally opened your account as an Internet Saver, each year on the anniversary of account opening;
 - If you originally opened your account as an Exclusive Saver account either:
 - each year on the anniversary of account opening, if you opted for annual interest: or
 - monthly on the same date each month as you opened your account, if you opted for monthly interest;
 - If you originally opened your account as a Fixed Rate Bond and it had not changed to Matured Funds on or before 2 September 2016 either:
 - monthly on the same date each month as you opened your account, if you opted for monthly interest; or
 - each year on the anniversary of account opening, if you chose a 1, 2, 3 4 or 5 year term and opted for annual interest;
 - If you originally opened your account as a Stepped Income Reserve and it had not changed to Matured Funds on or before 2 September 2016 either:
 - monthly on the same date each month as you opened your account, if you opted for monthly interest; or
 - each year on the anniversary of account opening, if you opted for annual interest;
 - If you originally opened your account as a Tracker Bond and it had not changed to Matured Funds on or before 2 September 2016 either:
 - monthly on the same date each month as you opened your account, if you opted for monthly interest (available for all terms); or
 - each year on the anniversary of account opening, if you chose a 12 or 24 month term and you opted for annual interest;

Our interest on Instant Access Savings Account: (continued)	<p>Cont/...</p> <p>If you originally opened your account as a Step Bond or Online Step Bond and it had not changed to Matured Funds on or before 2 September 2016;</p> <ul style="list-style-type: none">- monthly on the same date each month as you opened your account, if you opted for monthly interest; or- each year on the anniversary of account opening, if you opted for annual interest. <ul style="list-style-type: none">• Is paid into your account, or you can ask us to pay it to a different account with us or another bank or building society.
Operating your account:	<ul style="list-style-type: none">• Use our branches with a counter, go online or call us.• Use a Cashpoint® card – just ask in branch if you'd like one.• You get regular statements to help you keep track. How often you get statements will depend on whether or not you take out money with your card and how much you use your account. We'll provide you with a statement at least once a year.

Halifax Liquid Gold.

This account was no longer available to new customers from 10 September 2011.

Key features.

- Variable interest rate and instant access.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest. This is paid:
 - Each year on the anniversary of the date your account changed to Liquid Gold, if you originally opened it as a Halifax Save4It and you're a customer who's connected to Bank of Scotland;
 - Each year on either 1 February or 30 June if you originally opened your account as a Solid Gold; or
 - Each year on 1 June.

If the date we're due to pay interest falls on a non-working day, such as a weekend, we will pay you interest on the next working day.

- Interest will be added to your balance or, if you choose, transferred to another Halifax account

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.

Save4it.

This account was no longer available to new customers from 10 September 2011.

Key features.

- Variable interest rates and instant access.
- Available to children aged up to 16. The account can be held in the child's own name or in trust for the child.
- No joint accounts although two trustees can open an account for one child.

Interest.

- Paid annually. We'll pay interest on the date you choose. If this date falls on a non-working day, such as a weekend, we will pay you interest on the next working day. If you don't choose a date it will be paid on the date of the child's birthday, or on the next working day. If your account was transferred from a former Bank of Scotland account, the date will depend on your original account. Interest will be added to your balance.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.
- Save4it accounts are intended for children aged up to 16.
- Around the child's 17th birthday we'll be in touch about your account, the options available and what will happen to your funds if we don't receive instructions from you. However, at all times, you'll have immediate access to your Save4it balance and interest.

New bank account.

Where the Save4it account is held in the child's name, then if the child is or becomes eligible for one of our bank accounts (in the year following his or her eleventh birthday), we may open a suitable account automatically to give the opportunity to have access to banking facilities.

At that time, we'll write and let you have full details. However the account won't have any overdraft facility so you don't need to worry about going overdrawn.

Halifax Instant Saver.

This account was no longer available to new customers from 1 October 2010

If you are a Halifax savings customer who is connected with Bank of Scotland and you have a Halifax Guaranteed Saver, a Halifax Premium Savings Direct, or a Halifax Web Saver (including Halifax Web Saver with and without card options, Web Saver Reward and Web Saver Extra) various changes to our accounts on 8 December 2016 mean that your account is covered by these conditions. We have notified all affected customers.

For completeness, to clarify some parts of these Instant Saver Conditions, various changes to our Halifax savings range for customers who aren't connected with Bank of Scotland, means these Halifax Instant Saver conditions also apply to their accounts.

Having an Instant Saver

You:

- Must be 11 or over (16 or over if you want to use it online or by phone).
- Must want to save £1+.
- Can use one of our branches, go online or call us.
- Can have a joint account.

Our interest on Instant Saver:

- Is variable - it can change while you have the account. For the rate see our 'Savings rates' leaflet or our website.
 - Is paid:
 - each year on the anniversary of account opening if you originally opened your account as a Halifax Instant Saver (with annual interest), Halifax Everyday Saver, Halifax Online Saver or Halifax Reward Saver account;
 - each year on 1st February if you originally opened your account as a Halifax Premium Savings Direct account;
 - each year on the anniversary of the date you made your first payment into your account if you originally opened it as a Halifax Web Saver (with card) or a Halifax Guaranteed Saver (including Halifax Guaranteed Saver Reward);
 - monthly if you originally opened your account as a Halifax Fixed Saver, Halifax Fixed Online Saver or Halifax Kids' Fixed Saver and you chose a 3-, 6- or 9-month term - on the same date each month as you opened your account or, for any other term, each year on the anniversary of the date you opened your account;
 - monthly if you originally opened your account as a Halifax Tracker Bond or Halifax Online Tracker Bond - on the same date each month as you opened your account;
 - monthly if your account was changed from a Halifax Matured Funds account and you chose monthly interest when you began saving - on the same date each month as your original account transferred to Halifax Matured Funds;
 - each year on the anniversary of the date your original account transferred to Halifax Matured Funds if your account was changed from a Halifax Matured Funds account and you did not choose monthly interest when you began saving;
 - monthly if you originally opened your account as a Halifax Instant Saver and chose monthly interest - on the same date each month as you opened it.
- Monthly interest may be at a different rate from annual interest.
- Is paid into your account, or you can ask us to pay it to a different account with us or another bank or building society.
 - See Section M for more detail on what happens if your usual interest payment date falls on a non-working day.

Operating your account:

- Use our branches, go online or call us.
- Use a card - just ask in branch if you'd like one.
- You get regular statements to help you keep track. How often you get statements will depend on whether or not you take out money with your card and how much you use your account. We'll provide you with a statement at least once a year.

Halifax Saver Reward.

This account was no longer available to new customers from 1 October 2010.

Key features.

- Variable interest rate and instant access.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest paid annually on the anniversary of opening the account, added to your Halifax Saver Reward account or, if you choose, transferred to another Halifax account.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.

Halifax Monthly Saver.

This account was no longer available to new customers from 11 March 2010.

Key features.

- A way of saving monthly with a regular amount to be paid into the account by standing order.
- Up to two account holders only.
- Only one account per person, held in your sole name or in joint names but not both.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest paid annually, either on the anniversary of the day we received your opening deposit or on the next working day.
- You can choose to have your interest transferred to another account, either with us or with another bank or building society.

Deposits.

- Up to two deposits each calendar month. One of these must be a regular payment of the same amount by standing order.
- Minimum monthly payment £5.
- Maximum monthly payment £500.
- You can change the amount of your monthly payment once a year at any time without giving us notice in advance. You will need to visit one of our branches with a counter to do this.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.
- Your interests rate will be unaffected by the number of withdrawals you make.

Halifax Extra Income Saver.

This account was no longer available to new customers from 11 March 2010.

Key features.

- Variable interest rate and instant access.
- Up to two account holders only.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest paid annually or monthly. If you choose annual interest it will be paid on the anniversary of the day we received your opening deposit, or the next working day. If you choose monthly interest then from 20 March 2011, monthly interest will be paid either on the date you choose for payment or on the same date in each month as we received your opening deposit, or on the next working day.
- If you choose to have your interest paid monthly, to another account but do not give us the details for the account you want your interest sent to, we will pay interest annually and add it to your Halifax Extra Income Saver account on the anniversary of the date we received your opening deposit.
- If you choose to have annual interest, you can choose to have it paid into your account or transferred to another account, either with us or with another bank or building society. If you choose to have monthly interest it will be transferred to another account.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.

Halifax 60 Day Gold.

This account was no longer available to new customers from 5 April 2009.

Key features.

- Variable interest rate and instant access.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest paid annually either on 1st February or the next working day. Alternatively you can choose to have your interest paid monthly. If you pick the monthly interest option, your interest will be paid on the 1st day of the month, if this day falls on a non working day it will be paid the next working day.
- Interest will be added to your balance, or you can choose to have your interest transferred to another account with us.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.

Halifax Bonus Gold.

This account was no longer available to new customers from 5 April 2009.

Key features.

- Variable interest rate and instant access.

Interest.

- Earn interest if you have £1 or more in your account.
- Variable interest paid monthly. From 4 May 2011, interest is paid monthly on either the 1st of the month, or the next working day where the 1st is not a working day.
- Interest will be added to your balance. You can choose to have it transferred to another account, either with us or with another bank or building society.

Withdrawals/Closure.

- Instant access with no loss of interest. You will need to visit one of our branches with a counter to make a withdrawal or close your account.

Variable rate Halifax ISA Saver

This account was no longer available to new customers from 10 September 2011.

Our cash ISAs in general

Key features

An Individual Savings Account (ISA) in which all interest is tax free. An ISA can be a cash ISA, stocks and shares ISA, an innovative finance ISA or a lifetime ISA. You can have your ISAs with the same ISA provider or with different ones.

Customers could continue to save their cash ISA allowances into these accounts (provided they accept new deposits) following September 2011 if they wished. Deposits are unlimited up to the current tax year ISA allowance and transfers in from previous years' ISA allowance. (As this booklet is for reference only, we have not included the ISA limits themselves.)

You cannot hold the account in joint names. You cannot use the account as a club, charity or trust account, nor can you use it as a company, partnership or other kind of business account. The account cannot be used as security for a loan.

To open the account you must be resident in the UK for tax purposes or a Crown employee serving overseas (or be married to, or in civil partnership with, a Crown employee serving overseas). You must be aged 16 or over.

If you do not provide us with all the information required for HM Revenue & Customs purposes on the application form within 30 days of your account being opened, your account will become a Halifax Liquid Gold account (or if Halifax Liquid Gold is no longer available, an account with similar features). You are responsible for paying any tax due to HM Revenue & Customs.

We will not treat any of our cash ISAs as payment accounts. Subject to the special conditions, the following transactions are available on each of our cash ISAs although they are not all available through all channels: passbook transactions, withdrawals by banker's draft, cheque payments in, payments in and withdrawals of cash, BACS and CHAPS payments in and withdrawals, standing order payments in, internal transfers and payments made through our telephone and online services. For our online service, internal transfers and payments can only be made between your accounts with us and not to the account of any third party.

You will see from our conditions that we will treat payment and non payment accounts differently if we make any changes to your conditions or interest rate.

If you die before 6 April 2018, the tax-free status of your account will end on the date of your death. Once we're notified we'll transfer your ISA balance to a new easy access savings account, and whoever looks after your estate will be able to close it. They will be responsible for paying any tax due to HM Revenue & Customs.

If you die on or after 6 April 2018, the tax free status of your account can continue until the earlier of:

- your account being closed by your executor, or the equivalent person looking after your estate;
- the date the administration of your estate is completed; or
- three years from the date of your death.

During this time we will continue to pay interest tax free. Whoever looks after your estate will not be able to pay any more money into your account, and any money withdrawn (including any withdrawals you made before the date of your death) cannot be replaced.

If your account is still open three years from the date of your death its tax free status will end. We'll transfer your ISA balance to a new easy-access savings account, and the person looking after your estate will be able to close it. We will pay the interest gross, and the person looking after your estate will be responsible for notifying HM Revenue & Customs and paying any tax which is due.

If you die and you are either married or in a civil partnership, and you were living with your spouse or civil partner at the date of your death, your spouse or civil partner can benefit from an additional permitted subscription allowance. If you die before 6 April 2018 and your spouse or civil partner qualify, he or she will be able to pay in up to the amount you held in your ISA(s) at the date of your death (including any interest earned up to that date). He or she can choose whether to pay this additional permitted subscription allowance into an existing ISA he or she already has with us, or whether to open a new one. This will be in addition to the amount your spouse or civil partner would have been able to save in an ISA that year otherwise.

If an eligible spouse or civil partner of a deceased ISA holder already has a variable rate Halifax ISA Saver, then it could be used to invest an additional permitted subscription allowance.

The government's ISA rules explain how long your spouse or civil partner has to take advantage of the additional permitted subscription allowance, but usually he or she has up to three years from your death to do this.

If you die on or after 6 April 2018 and your spouse or civil partner qualify, he or she will be able to choose whether to calculate the amount of additional permitted subscription allowance based on the value your ISAs either at the date of death or the date on which your ISA(s) are closed.

If you have all your ISAs with the same ISA provider, your spouse or civil partner must use the same date to calculate the 'additional permitted subscription'. If you have your ISAs with different providers your spouse or civil partner can ask for a different date to be used for the different ISAs.

This means if your spouse or civil partner chooses to calculate the 'additional permitted subscription' when the ISAs are closed, he or she will only be able to take advantage of the additional permitted subscription when all your ISAs with the same ISA provider are closed.

The 'additional permitted subscription' is on top of the amount your spouse or civil partner could have saved in ISAs otherwise.

With Bank of Scotland your spouse or civil partner can choose whether to pay the additional permitted subscription into a suitable existing cash ISA (including variable rate Halifax ISA Saver), or whether to open one or more new ones.

The government's ISA rules explain how long your spouse or civil partner has to take advantage of the additional permitted subscription allowance, but usually he or she has up to three years from your death to do this.

Transferring to or from a Halifax ISA.

Transfer to a Halifax cash ISA

Our free ISA transfer service can move your existing ISA from another provider to Halifax. All you have to do is provide details of the ISA you want to transfer and sign a form. If you want to transfer an existing cash ISA or junior cash ISA it should take no more than 15 days.

If you want to transfer a stocks and shares ISA, an innovative finance ISA or a lifetime ISA to a cash ISA with Halifax, it should not take more than 30 days. Any stocks and shares will be sold as part of the process, because we only hold cash in the ISAs explained in this booklet. It's possible you could lose out if there's a rise in the market around the same time. We will not be liable if this happens.

Transferring from a Halifax cash ISA

If you want to transfer your Halifax ISA Saver to an ISA with another provider you can do so, although depending on the account you have you may lose interest. If you want to transfer your Halifax ISA Saver to a cash ISA with another provider it should take no more than 15 days.

If you want to transfer your Halifax cash ISA to a stocks and shares ISA, an innovative finance ISA or a lifetime ISA with another provider, it should not take more than 30 days.

Important

You cannot subscribe to more than one Halifax ISA Saver in the same tax year. However, if you transfer the money in your Halifax ISA Saver to a stocks and shares ISA, an innovative finance ISA or lifetime ISA you can open another Halifax cash ISA as long as you don't exceed your annual ISA investment allowance. You can transfer your variable rate Halifax ISA Saver to another cash ISA with us at any time.

Maximum deposit

You can pay in up to the current year's ISA allowance and transfers in from your previous year's ISA allowance.

As Variable rate Halifax ISA Saver is flexible you can:

- Withdraw up to the total amount in your ISA (including any you paid in during previous tax years)
- As long as you do so in the same tax year, you can replace withdrawals from your cash ISA by paying them back into the same account.

You can pay money into a Halifax ISA Saver at any of our branches with a counter.

Interest and charges

Earn variable interest if you have £1 or more in your account. The same interest rate applies to all balances. Tax-free interest is paid each year on 5 April or the previous working day (if 5 April is not a working day). It will be added to your balance or, if you choose, transferred to another account. Please see the Important information section for details of when interest may not be paid tax free.

Withdrawals/closure

Easy access online, by telephone or in one of our branches with a counter. Variable rate Halifax ISA Saver is a flexible ISA. If you make a withdrawal and then pay money into your ISA in the same tax year, we will assume you are replacing some or all of the money you withdrew. This means your payments in will only count towards your ISA savings limit if the total amount you pay in is more than you've withdrawn in that tax year.

You cannot pay back in the amount of any withdrawal you made in a previous tax year. If you make a withdrawal and do not pay the amount of that withdrawal back in before you close your account (including on a transfer to another provider), you cannot repay the amount into another cash ISA you have with another provider, even if it is the same tax year. If you withdraw any amount you paid in during a previous tax year, you should replace those savings before you either ask to transfer and close your ISA, or change it to another ISA with us, otherwise you will not be able to do so.

If you close your account and have contributed to it in the current tax year, you cannot then open another cash ISA in the same tax year. You can however transfer your ISA to a different provider at any time. Bear in mind that if you ask to transfer your account in full and you have withdrawn all or part of any amount you paid in during a previous tax year, you will not be able to replace those withdrawals once the transfer process starts.

Halifax Instant ISA Saver.

From 3 September 2016, we changed the name and conditions of Halifax ISA Saver Direct to Halifax Instant ISA Saver. The following conditions apply to customers who previously had Halifax ISA Saver Direct. We have notified all affected customers.

The introductory wording below applies to both Halifax Instant ISA Saver and our cash ISAs that are available to new customers.

There are also some special conditions that only apply to Halifax Instant ISA Saver, and those follow these conditions that apply to all our cash ISAs – see page 21. Our ISA Promise is also part of our agreement with you. If you want to know more please ask for a copy of our cash ISA conditions booklet.

The following conditions apply to all our Halifax cash ISAs

A bit about ISAs

ISAs (Individual Savings Accounts) help people save tax efficiently.

The Government limits the amount you can save in ISAs, has rules on who can apply and restricts the number of ISAs you can have. Our savings literature shows the ISA limits and has other key information about ISAs.

An ISA can be a cash ISA, stocks and shares ISA, innovative finance ISA or lifetime ISA. A Help to Buy: ISA is a type of cash ISA, for certain people saving for their first home. As Help to Buy: ISA customers can qualify for a Government bonus, there are lower savings limits and while the scheme was open for new applications only certain customers could apply. Help to Buy: ISAs will not be available to new savers from 30 November 2019.

If you're 16 or over then in any tax year, you can generally pay into a cash ISA and if you're 18 or over, a stocks and shares ISA or an innovative finance ISA. You can save in any type or combination of all these. Depending on your age and circumstances you may also be able to save in a lifetime ISA. You can save up to the overall annual ISA savings limit, but bear in mind that some ISAs have their own limits. Your ISAs do not need to be with the same ISA provider.

With junior ISAs (for those 17 and under) a child can have one junior cash ISA and one stocks and shares junior ISA.

With Help to Buy: ISAs you can pay into it, a stocks and shares ISA and an innovative finance ISA in any tax year. Depending on your age and circumstances you may also be able to save in a lifetime ISA. Generally you cannot pay into an ordinary [non help to buy] cash ISA too because the Government's ISA rules mean you must not subscribe to more than one cash ISA in any tax year. If you save in both a Help to Buy: ISA and a lifetime ISA, you can only use the Government bonus from one of those accounts to buy your first home.

There's no income tax on any interest we pay on our cash ISAs. If you have a stocks and shares ISA, an innovative finance ISA or lifetime ISA, any income or growth from your investment will be free of both income tax and capital gains tax. The tax treatment of any account will depend on your individual circumstances and may change in the future.

If there are any relevant changes to the ISA regulations, we'll apply them to your account straight away.

The ISAs explained in this booklet are all cash ISAs. They only hold money, not stocks and shares.

Opening a Halifax cash ISA

When opening a Halifax cash ISA you:

- Must be 16 or over. (If it's a Junior Cash ISA, the child must be 17 or under. Any adult with parental responsibility who opens it must be 16 or over.)
- Must be resident in the UK for tax purposes or a Crown employee serving overseas, or be married to or in a civil partnership with a Crown employee serving overseas. (If it's a Junior Cash ISA, the child must be resident in the UK for tax purposes, or be dependent on a Crown employee serving overseas.)
- Must give us your National Insurance number and date of birth. (For a Junior Cash ISA we need the child's National Insurance number if they are 16 or over.)
- Must want an account in your sole name - you can't open a joint ISA.
- Must meet the particular requirements of the Government's Help to Buy: ISA scheme rules if it's a Help to Buy: ISA. (See the Help to Buy: ISA section below.)

Having a Halifax cash ISA

If you have a Halifax cash ISA you:

We will contact you if a failure to follow the ISA rules means an ISA has, or will, become void. (If it's a Junior Cash ISA we will get in touch with the Registered Contact.) If a cash ISA becomes void income tax may be due on the interest earned, including any interest that has already been paid. You are responsible for paying any tax due to HM Revenue & Customs. If you have a Help to Buy: ISA, and your account cannot continue as a Help to Buy: ISA, we will convert it to an easy access cash ISA. We will continue to pay you interest tax free but you won't be able to claim any Help to Buy: ISA bonus on your savings. If that cash ISA then becomes void, income tax may be due on the interest earned, including any interest that has already been paid. You are responsible for paying any tax due to HM Revenue & Customs.

- Must not subscribe to more than one cash ISA in the same tax year (unless you've transferred your cash ISA [see the ISA Transfers section], or you're using the additional permitted subscription allowance following the death of your spouse or civil partner [see the ISAs on death section]). (If it's a Help to Buy: ISA, you must not subscribe to a Help to Buy: ISA and a non Help to Buy: ISA in the same tax year although there are exceptions if you've transferred your cash ISA; you've previously closed your Help to Buy: ISA and now want to reinstate it; or you're using the additional permitted subscription allowance following the death of your spouse or civil partner.)
- Must not use it as security for a loan.
- Must not transfer it to anyone else.
- Must not use it to hold money for someone else, for example as a trustee. (For Junior Cash ISAs, the child owns the money saved and the account is held in their name, even if it is operated by an adult. Money in a Junior Cash ISA cannot be used to pay any other debts to us.)
- Must tell us if you move abroad. If you're no longer a UK resident for tax purposes, your cash ISA will continue to receive interest tax free, but you won't be able to pay any more money into it (unless you are a Crown employee serving overseas, or you are married to or in civil partnership with a Crown employee serving overseas). (For Junior Cash ISAs, payments can still be made into the account if the child no longer lives in the UK.)
- Must make a new application if you've not paid anything in for a full tax year and you want to make a fresh payment into your cash ISA. This does not apply if you want to pay money you withdrew during the current tax year but have not replaced back into your account.

If your ISA is flexible (but is neither a Help to Buy: ISA nor an ISA Saver Fixed) then:

- You can withdraw up to the total amount in your ISA (including amounts you paid in during previous tax years).
- As long as you do so in the same tax year, you can then replace withdrawals from your cash ISA by paying them back into the same account. For example, if you withdrew savings you paid in during the 2018/19 tax year in the 2019/20 tax year, to keep saving that money tax free you would have to pay it back in before 5 April 2020.
- If you make a withdrawal and then pay money into your cash ISA in the same tax year, we'll assume you are replacing some or all of the money you withdrew. This means your payments in to your cash ISA will only count towards your ISA savings limit if the total amount you pay in is more than you've withdrawn in that tax year.
- You cannot pay back in the amount of any withdrawal you made in a previous tax year. If you do not pay back the amount of any withdrawal in the same tax year, you will limit the overall amount you can save tax free.
- If you withdraw all or part of the money you paid into your cash ISA earlier this tax year but don't replace it in your cash ISA, you can pay the equivalent amount into a stocks and shares ISA, innovative finance ISA or (depending on your age and circumstances) a lifetime ISA before the end of this tax year as part of your annual ISA allowance.
- If you make a withdrawal and do not pay the amount of that withdrawal back in before you close your account, you cannot repay the amount into a different cash ISA you have with another provider even if it is the same tax year and that ISA is also flexible.
- If you withdraw any amount and later want to replace it in the same tax year, you should do this before you close or transfer your ISA. You will not be able to replace the amount afterwards, and so would limit the amount you can save tax free. If you change your ISA to an ISA Saver Fixed, you can replace any withdrawals either before this change or during the first 60 days, when you can still make payments into an ISA Saver Fixed.

ISA transfers

ISAs can be transferred from one ISA provider to another.

<p>What can I transfer?</p>	<ul style="list-style-type: none"> • Your existing cash ISA, stocks and shares ISA or innovative finance ISA from another provider to a cash ISA with Halifax. • Your existing lifetime ISA from another provider to a Halifax cash ISA. • The balance in a Child Trust Fund to a Junior Cash ISA with Halifax. • Your existing junior cash ISA or stocks and shares junior ISA to a Junior Cash ISA with Halifax.
<p>How long will it take?</p>	<ul style="list-style-type: none"> • If you're transferring an existing cash ISA or junior cash ISA, it should not take more than 15 working days. • If you're moving an existing stocks and shares ISA, innovative finance ISA, lifetime ISA, stocks and shares junior ISA or Child Trust Fund it should not take more than 30 calendar days. • If you ask to transfer your cash ISA to another provider, we will send them your ISA savings and information within 5 working days of receiving your transfer request.
<p>If you're transferring to Halifax, please remember</p>	<ul style="list-style-type: none"> • Before you decide whether to transfer your existing ISA or Child Trust Fund to us, check your existing provider's charges for doing this - for example exit costs or charges for closing your existing account early. Special rules apply to lifetime ISAs and a Government charge applies to some withdrawals. You should ask your lifetime ISA provider for full details. • If you want to transfer a stocks and shares ISA, lifetime ISA or Child Trust Fund, any stocks and shares will be sold as part of the process, because we only hold cash in the ISAs explained in this booklet. If the price of the stocks and shares you held go up while the transfer is happening, you will lose out on any increase in value. • If you want to transfer your Help to Buy: ISA with another provider to a Bank of Scotland Help to Buy: ISA, you must meet the particular requirements of the Government's Help to Buy: ISA scheme, including those for transfers. (See the Help to Buy ISA section below.)

If you're transferring to Halifax, please remember (continued)

- There is loss of interest for early closure of some of our cash ISAs, and this will apply if you transfer your account to another provider. You should tell your new ISA provider whether you want to transfer straight away, or wait for your existing ISA to mature so that the funds can be transferred without charge.
- If your account conditions limit the number of withdrawals you can make from your ISA, a transfer to another ISA provider will count as a withdrawal.
- If you are the spouse or civil partner of a deceased ISA holder, you can transfer a Halifax cash ISA you have used to save all or part of any additional permitted subscription allowance in the same way as our other ISAs. Any remaining unused additional permitted subscription allowance will remain with Halifax.
- Particular rules apply if you want to transfer a Help to Buy: ISA. (See the Help to Buy: ISA section below.)

For any ISA transfer, please remember

- If you ask to transfer your flexible ISA in full and you have withdrawn all or part of any amount you paid in during a previous tax year, you will not be able to replace these withdrawals once the transfer process starts. This will limit the amount you can save tax free. For example, if you saved £5,000 in your Halifax ISA during the 2017/18 tax year and withdrew £2,500 of it during the 2018/19 tax year, you would not be able to replace the £2,500 if you then asked to transfer all the money in your Halifax ISA to another ISA provider. To prevent this you could replace your withdrawn savings before you transfer your ISA in full.
- Generally you can't subscribe to more than one cash ISA in the same tax year. However you can transfer the money you've saved this tax year to another ISA. If you transfer it to a stocks & shares ISA, lifetime ISA or innovative finance ISA you'll be able to open another cash ISA, as long as overall you don't save more than the annual limit.
- A child can't have more than one junior cash ISA. However, the funds can be transferred in full to another junior cash ISA. Alternatively the money saved during the current tax year, and all or part of the money paid in during a previous tax year, can be transferred to a stocks and shares junior ISA. If all the money is transferred to a stocks and shares junior ISA, then another junior cash ISA can be opened as long as the annual limit is not exceeded. From the age of 16 to their 18th birthday, a child can hold a cash ISA and a junior cash ISA, and make payments into both up to the relevant annual limits.
- Money can't be transferred from a junior cash ISA to a Child Trust Fund.
- Money can't be transferred from a cash ISA to a junior cash ISA, or from a junior cash ISA to a cash ISA.

ISAs on death.

Special rules apply when an ISA holder dies.

How we treat our cash ISAs for adults if the ISA holder dies	<p>If you die before 6 April 2018 the tax-free status of your ISA will end on the date of your death.</p> <p>Once we're notified, we'll transfer your ISA balance to a new easy-access savings account, and whoever looks after your estate will be able to close it. We will pay the interest gross. They will be responsible for notifying HM Revenue & Customs and paying any tax which is due.</p> <p>If you die on or after 6 April 2018, the tax-free status of your account can continue until the earlier of:</p> <ul style="list-style-type: none">• your account being closed by your executor, or the equivalent person looking after your estate;• the date the administration of your estate is completed; or• three years from the date of your death. <p>During this time we will continue to pay interest tax free. Whoever looks after your estate will not be able to pay any more money into your account, and any money withdrawn (including any withdrawals you made before the date of your death) cannot be replaced.</p> <p>If you have an ISA Saver Variable that comes to the end of its 12 month term during this time, the account will automatically change to an Instant ISA Saver. We will tell the person looking after your estate before this happens.</p> <p>If you have an ISA Saver Fixed that comes to the end of its fixed term during this time, the account will automatically change to an ISA Saver. We will tell the person looking after your estate before this happens. They will not be able to reinvest your ISA savings for another fixed term.</p> <p>If your account is still open three years from the date of your death its tax free status will end. We'll transfer your ISA balance to a new easy-access savings account, and the person looking after your estate will be able to close it. We will pay the interest gross, and the person looking after your estate will be responsible for notifying HM Revenue & Customs and paying any tax which is due.</p>
Additional permitted subscription allowance	<ul style="list-style-type: none">• A spouse or civil partner who was living with an ISA holder when he or she died can qualify to save an 'additional permitted subscription'.• If you qualify and your spouse or civil partner died before 6 April 2018, you can pay in up to the amount the ISA holder had in ISAs at the date of death (including any interest earned up to that date). The Government's ISA rules explain how long you have to do this, but usually you have up to three years from the ISA holder's death.<ul style="list-style-type: none">- You must be 16 or over to qualify.- The additional permitted subscription allowance does not include any withdrawal(s) from the deceased customer's flexible ISA(s) that had been withdrawn but not replaced at the date of death.• If you qualify to save an 'additional permitted subscription' and your spouse or civil partner died on or after 6 April 2018, you can choose whether to calculate the amount of additional permitted subscription allowance based on the value of the ISA holder's ISAs either at the date of their death or the date on which their ISA(s) are closed.

Additional permitted subscription allowance

- If your spouse or civil partner had all his or her ISAs with the same ISA provider, you must use the same date to calculate the 'additional permitted subscription'. If the ISAs were with different providers you can ask for a different date to be used for the different ISAs.
- This means if you choose to calculate the 'additional permitted subscription' when the ISAs are closed, you will only be able to take advantage of your additional permitted subscription when all of the ISA holder's ISAs with the same ISA provider are closed.
- The 'additional permitted subscription' is on top of the amount you could have saved in ISAs otherwise.
- With Bank of Scotland you can choose whether to pay it into a suitable existing cash ISA, or whether to open one or more new ones. You can pay in at one of our branches with a counter or by contacting us to transfer money from another account.
- The government's ISA rules explain how long you have to do this, but usually you have up to three years from the ISA holder's death.
- You must be 16 or over to qualify.
- The additional permitted subscription allowance does not include any withdrawal(s) from the deceased customer's flexible ISA(s) that had been withdrawn but not replaced at the date of death.
 - The additional permitted subscription allowance does not apply following the death of a junior cash ISA holder.
 - Neither a Junior Cash ISA nor a Help to Buy: ISA can be used for the extra ISA savings allowance.

The following special conditions also apply if you have an Instant ISA Saver

To open an Instant ISA Saver you:

- Must want to save at least £1+.
- Can transfer money you've saved in another ISA to Halifax.
- Can use our branches, go online or call us.

Our interest on Instant ISA Saver:

- Is variable - it can change while you have your account. For the rate see our 'Savings rates' leaflet, or our website.
- Is paid:
 - each year on the anniversary of account opening, if you originally opened your account as an Instant ISA Saver (or if your account anniversary is not a working day, the working day immediately after);
 - each year on the anniversary of opening your ISA Saver Variable or ISA Saver Online, if your account matured into Instant ISA Saver from an ISA Saver Variable or an ISA Saver Online that was opened on or after 19 May 2015 (or if your account anniversary is not a working day, the working day immediately after);
 - each year on 5 April, if your account matured into Instant ISA Saver from an ISA Saver Variable or an ISA Saver Online that was opened on or before 18 May 2015 (or if 5 April's not a working day, the working day immediately before);
 - each year on 5 April, if your account was previously called Halifax ISA Saver Direct (or if 5 April's not a working day, the working day immediately before);
 - each year on the anniversary of opening your ISA Saver Fixed or Fixed Rate ISA Saver, if your account matured into Instant ISA Saver from an ISA Saver Fixed or a Fixed Rate ISA Saver and you did not choose monthly interest (or if your anniversary date's not a working day, the working day immediately after); or
 - monthly on the same day each month as the day of account opening, if you originally opened your account as an ISA Saver Fixed and you chose monthly interest (or if the account opening date isn't a working day, the working day immediately after).
- Is paid into your account. You can ask us to transfer it to a different account with us or another bank or building society. But if we do so it won't be tax free afterwards - you can't earn tax free interest on that interest.

Operate your account:

- Use our branches, go online or call us.
- As it's a flexible ISA remember if you make a withdrawal but want to maximise your tax-free savings, you should pay that money back in to this account before the end of the tax year otherwise you will limit the overall amount you can save in your cash ISA tax free.

Bank of Scotland ISA Saver

There are also some special conditions that only apply to Bank of Scotland ISA Saver, and those follow these conditions that apply to all our Bank of Scotland cash ISAs – see page 28. Our ISA Promise is also part of our agreement with you. If you want to know more please ask for a copy of the Savings Account conditions booklet for accounts that are available to new customers.

The following conditions apply to all our Bank of Scotland cash ISAs

A bit about ISAs

ISAs (Individual Savings Accounts) help people save tax efficiently.

The government limits the amount you can save in ISAs, has rules on who can apply and restricts the number of ISAs you can have. Our savings literature has the limits and other key information about ISAs.

An ISA can be a cash ISA, a stocks and shares ISA, an innovative finance ISA or a lifetime ISA. Help to Buy: ISAs are a type of cash ISA, for certain people saving for their first home. Help to Buy: ISA customers can qualify for a government bonus so there are lower savings limits and while the scheme was open for new applications only certain customers could apply. Help to Buy: ISA's will not be available to new savers from 30 November 2019.

If you're an adult then in any tax year, you can generally pay into a cash ISA, stocks and shares ISA and an innovative finance ISA. You can save in any type or a combination of all these. Depending on your age and circumstances you may also be able to save in a lifetime ISA. You can save up to the overall annual ISA savings limit, but bear in mind that some ISAs have their own limits. Your ISAs do not need to be with the same ISA provider.

With junior ISAs (for under 18s) a child can only have one junior cash ISA and one stocks and shares junior ISA.

With Help to Buy: ISAs you can pay into it, a stocks and shares ISA and an innovative finance ISA in any tax year. Depending on your age and circumstances you may also be able to save in a lifetime ISA. Generally you cannot also pay into an ordinary [non Help to Buy: ISA] cash ISA too. The government's ISA rules mean you must not subscribe to more than one cash ISA in any tax year.

There's no income tax on any interest we pay on our cash ISAs. If you have a stocks and shares ISA, an innovative finance ISA or a lifetime ISA any income or growth from your investment will be free of both income tax and capital gains tax. The tax treatment of any account will depend on your individual circumstances and may change in the future.

If there are any relevant changes to the ISA regulations, we'll apply them to your account straight away.

The ISAs explained in this booklet are all cash ISAs. They only hold money, not stocks and shares.

Opening a Bank of Scotland cash ISA

When opening a Bank of Scotland cash ISA you:

- Must be 16 or over. (If it's a Junior Cash ISA, the child must be under 18, and the adult with parental responsibility who opens the account must be over 16.)
- Must be resident in the UK for tax purposes or a Crown employee serving overseas, or be married to or in a civil partnership with a Crown employee serving overseas. (If it's a Junior Cash ISA, the child must be resident in the UK for tax purposes, or be dependent on a Crown employee serving overseas.)
- Must give us your national insurance number and date of birth. (For our Junior Cash ISAs we will need the child's national insurance number if they are over 16.)

When opening a Bank of Scotland cash ISA you:

- Must want an account in your sole name – you can't open a cash ISA jointly with anyone else.
- Must meet the particular requirements of the government's help to buy scheme rules if it's a Help to Buy: ISA, for example be saving for your first home. There is more information in the Help to Buy: ISA section below.

Having a Bank of Scotland cash ISA

If you have a Bank of Scotland cash ISA you:

We will contact you if a failure to follow the ISA rules means an ISA has, or will, become void. (If it's a Junior Cash ISA we will get in touch with the Registered Contact.) If a cash ISA becomes void income tax may be due on the interest earned, including any interest that has already been paid. You are responsible for paying any tax due to HM Revenue & Customs. If you have a Help to Buy: ISA, and your account cannot continue as a Help to Buy: ISA, we will convert it to an easy-access cash ISA and continue to pay you interest tax free. You will not be able to claim any Help to Buy: ISA bonus on your savings. If that cash ISA then becomes void, income tax may be due on the interest earned, including any interest that has already been paid. You are responsible for paying any tax due to HM Revenue & Customs.

- Must not subscribe to more than one cash ISA in the same tax year (unless you've transferred your cash ISA [see the ISA Transfers section], or you're using the additional permitted subscription allowance following the death of your spouse or civil partner [see the ISAs on death section]). (If it's a Help to Buy: ISA, you must not subscribe to a Help to Buy: ISA and a non Help to Buy: ISA in the same tax year although there are exceptions if you've transferred your cash ISA; you've previously closed your Help to Buy: ISA and now want to reinstate it; or you're using the additional permitted subscription allowance following the death of your spouse or civil partner.)
- Cannot use it as security for a loan, or try to transfer it to anyone else.
- Cannot use it to hold money for someone else, for example as a trustee. (For Junior Cash ISAs, the child owns the money saved and the account is held in their name, even if it is operated by a parent or guardian. Money in a Junior Cash ISA cannot be used to pay any other debts to us.)
- Should let us know if you move abroad. If you're no longer a UK resident for tax purposes, your cash ISA will continue to receive interest tax free, but you won't usually be able to pay any more money into it. (This restriction on paying in will not apply if you are a Crown employee serving overseas, or you are married to or in a civil partnership with a Crown employee serving overseas. It will also not apply if the funds you want to pay in are an 'additional permitted subscription'.) Please see the ISAs on death section for more information about 'additional permitted subscriptions'. (For Junior Cash ISAs, payments can still be made into the account if the child no longer lives in the UK.)
- Must make a new application if you've not paid anything in for a full tax year and you want to make a fresh payment into your cash ISA. (This does not apply if you want to pay back money you withdrew during the current tax year and have not yet replaced.)

If your ISA is flexible (but is neither a Help to Buy: ISA nor a Fixed Cash ISA) then:

- You can withdraw up to the total amount in your ISA (including amounts you paid in during previous tax years).
- As long as you do so in the same tax year, you can then replace withdrawals from your cash ISA by paying them back in to the same account. For example, if you withdrew savings you paid in during the 2018/19 tax year in the 2019/20 tax year, to keep saving that money tax free you would have to pay it back before 5 April 2020.
- If you make a withdrawal and then pay money into your cash ISA in the same tax year, we will assume you are replacing some or all of the money you withdrew. This means your payments in to your cash ISA will only count towards your ISA savings limit if the total amount you pay in is more than you've withdrawn in that tax year.
- You cannot pay back in the amount of any withdrawal you made in a previous tax year. If you do not pay back the amount of any withdrawal in the same tax year, you will limit the overall amount you can save tax free.

<p>If your ISA is flexible (but is neither a Help to Buy: ISA nor a Fixed Cash ISA) then: (continued)</p>	<ul style="list-style-type: none"> • If you withdraw all or part of the money you paid into your cash ISA earlier this tax year but don't replace it in your cash ISA, you can pay the equivalent amount into a stocks and shares ISA, an innovative finance ISA or (depending on your age and circumstances) a lifetime ISA before the end of this tax year as part of your annual ISA allowance. • If you make a withdrawal and do not pay the amount of that withdrawal back in before you close your account, you cannot repay the amount into a different cash ISA you have with another provider even if it is the same tax year and that ISA is also flexible. • If you withdraw any amount you paid in during a previous tax year, you should replace those savings before you ask to transfer and close your ISA otherwise you will not be able to do so, and you will limit the amount you can save tax free. You should also consider doing this if you change your ISA to a Fixed Cash ISA, either before the change or during the first 60 days when you can still make payments into your new Fixed Cash ISA.
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ISA transfers

ISAs can be transferred from one ISA provider to another.

<p>What can I transfer?</p>	<ul style="list-style-type: none"> • Your existing cash ISA, stocks and shares ISA or innovative finance ISA from another provider to a cash ISA with Bank of Scotland. • Your existing lifetime ISA from another provider to a cash ISA with Bank of Scotland. • The balance in a Child Trust Fund to a Bank of Scotland Junior Cash ISA. • Your existing junior cash ISA or stocks & shares junior ISA to a Bank of Scotland Junior Cash ISA.
<p>How long will it take?</p>	<ul style="list-style-type: none"> • If you're transferring an existing cash ISA or junior cash ISA it should not take more than 15 working days. • If you're moving an existing stocks & shares ISA, innovative finance ISA, lifetime ISA, stocks & shares junior ISA or Child Trust Fund it should not take more than 30 calendar days. • If you ask to transfer your cash ISA to another provider, we will send them your ISA savings and information within 5 working days of receiving your transfer request.
<p>If you're transferring to Bank of Scotland, please remember:</p>	<ul style="list-style-type: none"> • Before you decide whether to transfer your existing ISA or Child Trust Fund to us, check your existing provider's charges for doing this - for example exit costs or charges for closing your existing account early. Special rules apply to lifetime ISAs and a government charge may apply to some withdrawals. You should ask your lifetime ISA provider for full details. • If you want to transfer a stocks and shares ISA, an innovative finance ISA, lifetime ISA or Child Trust Fund, any stocks and shares will be sold as part of the process, because we only hold cash in the ISAs explained in this booklet. If the price of the stocks and shares you held go up while the transfer is happening, you will lose out on any increase in value. • If you want to transfer your Help to Buy: ISA with another provider to a Bank of Scotland Help to Buy: ISA, you must meet the particular requirements of the Government's Help to Buy: ISA scheme, including those for transfers. See the Help to Buy: ISA section in our booklet for accounts that are available to new customers.
<p>If you're transferring from Bank of Scotland, please remember:</p>	<ul style="list-style-type: none"> • There is loss of interest for early closure of a Fixed Cash ISA, and this will apply if you transfer your account to another provider. You should tell your new ISA provider whether you want to transfer straightaway, or wait for your existing ISA to mature so that the funds can be transferred without charge. • If your account conditions limit the number of withdrawals you can make from your ISA, a transfer to another ISA provider will count as a withdrawal.

If you're transferring from Bank of Scotland, please remember: (continued)

- If you are the spouse or civil partner of a deceased ISA holder, you can transfer a Bank of Scotland cash ISA you have used to save all or part of any additional permitted subscription allowance in the same way as our other ISAs. Any remaining unused additional permitted subscription allowance will remain with Bank of Scotland.
- Particular rules apply if you want to transfer a Help to Buy: ISA. Please see the Help to Buy: ISA section.

For any ISA transfer, please remember:

- If you ask to transfer your flexible ISA in full and you have withdrawn all or part of any amount you paid in during a previous tax year, you will not be able to replace these withdrawals once the transfer process starts. This will limit the amount you can save tax free. For example, if you saved £5,000 in your Bank of Scotland ISA during the 2017/18 tax year and withdrew £2,500 of it during the 2018/19 tax year, you would not be able to replace the £2,500 if you then asked to transfer all the money in your Bank of Scotland ISA to another ISA provider. To prevent this you could replace your withdrawn savings before you transfer your ISA in full.
- Generally you can't subscribe to more than one cash ISA in the same tax year. However you can transfer the money you've saved this tax year to another ISA. If you transfer it to a stocks & shares ISA, lifetime ISA or innovative finance ISA you'll be able to open another cash ISA, as long as overall you don't save more than the annual limit.
- A child can't have more than one junior cash ISA. However, the funds can be transferred in full to another junior cash ISA. Alternatively the money saved during the current tax year, and all or part of the money paid in during a previous tax year, can be transferred to a stocks & shares junior ISA. If all the money is transferred to a stocks & shares junior ISA then another junior cash ISA can be opened as long as the annual limit is not exceeded. From the age of 16 up to their 18th birthday, a child can hold a cash ISA and a junior cash ISA, and make payments into both up to the relevant annual limits.
- Money can't be transferred from a junior cash ISA to a Child Trust Fund.
- Money can't be transferred from a cash ISA to a junior cash ISA, or from a junior cash ISA to a cash ISA.

ISAs on death

Special rules apply when an ISA holder dies.

How we treat our cash ISAs for adults if the ISA holder dies

If you die before 6 April 2018 the tax free status of your ISA will end on the date of your death. Once we're notified, we'll transfer your ISA balance to a new easy-access savings account, and whoever looks after your estate will be able to close it. We will pay the interest gross. They will be responsible for notifying HM Revenue & Customs and paying any tax which is due.

If you die on or after 6 April 2018, the tax free status of your account can continue until the earlier of:

- your account being closed by your executor, or the equivalent person looking after your estate;
- the date the administration of your estate is completed; or
- three years from the date of your death.

During this time we will continue to pay interest tax free. Whoever looks after your estate will not be able to pay any more money into your account, and any money withdrawn (including any withdrawals you made before the date of your death) cannot be replaced.

If you have an Access Cash ISA that comes to the end of its 12 month term during this time, the account will automatically change to an ISA Saver. We will tell the person looking after your estate before this happens.

If you have a Fixed Cash ISA that comes to an end of its fixed term during this time, the account will automatically change to an ISA Saver. We will tell the person looking after your estate before this happens. They will not be able to reinvest your ISA savings for another fixed term.

<p>How we treat our cash ISAs for adults if the ISA holder dies (continued)</p>	<p>If your account is still open three years from the date of your death its tax free status will end. We'll transfer your ISA balance to a new easy-access savings account, and the person looking after your estate will be able to close it. We will pay the interest gross, and the person looking after your estate will be responsible for notifying HM Revenue & Customs and paying any tax which is due.</p>
<p>Additional permitted subscription allowance</p>	<ul style="list-style-type: none"> • A spouse or civil partner who was living with an ISA holder when he or she died can qualify to save an 'additional permitted subscription'. • If you qualify and your spouse or civil partner died before 6 April 2018, you can pay in up to the amount the ISA holder had in ISAs at the date of death (including any interest earned up to that date). This is on top of the amount you could have saved in ISAs otherwise. With Bank of Scotland you can choose whether to pay it into a suitable existing cash ISA, or open one or more new ones. • The government's ISA rules explain how long you have to do this, but usually you have up to three years from the ISA holder's death. • You must be 16 or over to qualify. • The additional permitted subscription allowance does not include any withdrawal(s) from the deceased customer's flexible ISA(s) that had been withdrawn but not replaced at the date of death. • If you qualify to save an 'additional permitted subscription' and your spouse or civil partner died on or after 6 April 2018, you can choose whether to calculate the amount of additional permitted subscription allowance based on the value of the ISA holder's ISAs either at the date of their death or the date on which their ISA(s) are closed. • If your spouse or civil partner had all his or her ISAs with the same ISA provider, you must use the same date to calculate the 'additional permitted subscription'. If the ISAs were with different providers you can ask for a different date to be used for the different ISAs. • This means if you choose to calculate the 'additional permitted subscription' when the ISAs are closed, you will only be able to take advantage of your additional permitted subscription when all of the ISA holder's ISAs with the same ISA provider are closed. • The 'additional permitted subscription' is on top of the amount you could have saved in ISAs otherwise. • With Bank of Scotland you can choose whether to pay it into a suitable existing cash ISA, or whether to open one or more new ones. You can pay in at one of our branches with a counter or by contacting us to transfer money from another account.
<p>Additional permitted subscription allowance (continued)</p>	<ul style="list-style-type: none"> • The government's ISA rules explain how long you have to do this, but usually you have up to three years from the ISA holder's death. • You must be 16 or over to qualify. • The additional permitted subscription allowance does not include any withdrawal(s) from the deceased customer's flexible ISA(s) that had been withdrawn but not replaced at the date of death. • The additional permitted subscription allowance does not apply following the death of a junior cash ISA holder. • Neither a Junior Cash ISA nor a Help to Buy: ISA can be used for the extra ISA savings allowance.

The following special conditions also apply if you have an ISA Saver

Opening an ISA Saver	
When opening an ISA Saver you:	<ul style="list-style-type: none">• Should pay in £1+, or ask to transfer money you've saved in another ISA to Bank of Scotland.• Can use a Bank of Scotland branch, go online or call us.
Having an ISA Saver	
Our interest on ISA Saver:	<ul style="list-style-type: none">• Is variable - it can change while you have your account. For the rate, see our 'Savings rates' leaflet, or our website;• Is paid each year on the anniversary of account opening, if you originally opened your account as an ISA Saver (or if your account anniversary is not a working day, the working day immediately after);• Is paid each year on the anniversary of opening your Access Cash ISA, if your account matured into ISA Saver from an Access Cash ISA that was opened on or after 19 May 2015 (or if your account anniversary is not a working day, the working day immediately after);• Is paid each year on 31 March, if your account matured into ISA Saver from an Access Cash ISA that was opened on or before 18 May 2015 (or if 31 March is not a working day, the working day immediately before);• Is paid each year on the anniversary of opening your Fixed Cash ISA, if your account matured into ISA Saver from a Fixed Cash ISA and you did not choose monthly interest (or if your anniversary date is not a working day, the working day immediately after); or• Is paid monthly on the same day each month as the day of account opening, if you originally opened your account as a Fixed Cash ISA and you chose monthly interest (or if the account opening day isn't a working day, the working day immediately after);• Will be added to your ISA. You can ask us to transfer it to a different account, but please remember if we do so it won't be tax free afterwards - you won't be able to earn tax free interest on that interest.
Operating your account:	<ul style="list-style-type: none">• Use one of our branches with a counter, go online or call us.• As it's a flexible ISA remember, if you make a withdrawal, you should pay that money back in to this account before the end of the tax year, otherwise you will limit the amount you can save in your cash ISA tax free.• We'll provide you with a statement at least once a year.

Section C – Checks, account security and keeping you informed

We need to make sure that only you can access your accounts. This section explains what you and we both need to do to protect your information and accounts. It also covers the information we will give you about your account.

Meaning of words we've used

device	Anything such as a card, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).

1. How do we know we are dealing with you?

- 1.1 We will assume we are dealing with you and will provide information about your accounts and services and act on instructions (without further confirmation) if we have checked your identity, for example in one of the following ways or in any other way we may introduce:

Method of instructing us	Check
In person in a branch	Evidence of identity (such as a passport) or use of a device with security details or your signature
In writing	Your signature
Telephone, Internet or Mobile Banking or using a device	Use of your security details

2. How do you and we keep your account secure?

- 2.1 We will do all we reasonably can to prevent unauthorised access to your accounts and to make sure they are secure.

- 2.2 You must:

- ▶ follow instructions we give you, which we reasonably consider are needed to protect your accounts from unauthorised access;
- ▶ not let anyone (even someone sharing a joint account with you) use your device or security details;
- ▶ not let anyone give instructions or access information on your accounts unless they have a separate arrangement with us or you have authorised them to operate your account for you;
- ▶ if there is a signature strip on a card we give you, sign the card as soon as you receive it;
- ▶ not email us confidential information or instructions (they must only be given through Internet Banking);
- ▶ keep your device secure and protect it from damage; and
- ▶ do all you reasonably can to prevent anyone else finding out your security details.



You should:

- ▶ carry out regular virus checks on devices you use for Internet Banking or mobile services.

You should not:

- ▶ tell anyone your security details;
- ▶ change or copy any software we provide, or give it to anyone else;
- ▶ choose obvious passwords or codes (such as your date of birth) as part of your security details;
- ▶ write your security details on, or keep them with, your device or any documents for your savings account;
- ▶ write down your security details in a recognisable way; or
- ▶ let anyone listen to your calls with us, or watch you entering or using your security details.

2.3 You must tell us as soon as possible (see 'How to contact us') if you:

- a) think any device or security details have been lost, stolen, damaged or are being misused; or
- b) think someone can access your accounts without your authority or has discovered your security details.



If your card details are stored on a device (like a smartphone), you should tell us if you lose your device.

2.4 If we, the police or other authorities are investigating any misuse or alleged unauthorised use of your accounts, you must provide information and help that we or they ask for if the request is reasonable. We, the police or other authorities would never ask you for your security details. We may pass related information to other banks or companies involved in payment processing, or to the police or other authorities, in the UK or (if appropriate) outside the UK.

2.5 You are responsible for checking statements, passbook entries, text messages or other account information we give you. We will correct any errors as soon as reasonably possible after becoming aware of them.

3. How will you get statements and other information?

3.1 If your account has a passbook, it will contain a record of the account. If you do not update your passbook (say you make a number of automatic payments into your account), we will send you a list of your transactions.

3.2 If statements are possible for your account, we will normally provide one each month. We may not do this if there are no payments out of the account or if the account is a non-payment account but we will still provide a statement at least once a year. Each statement will set out all the payments into and out of your account and give other information about them.

3.3 We will provide statements by paper unless you have registered for Online Banking.

3.4 If you have registered for Online Banking, we will either send you paper statements or we may provide statements electronically. If we provide electronic statements, we may also send you paper statements, but we may choose to do so less often. For example if we provide electronic statements monthly, we may send paper statements annually.

3.5 If you prefer, you can ask us:

- for information about payments at any time; and
- if you get monthly paper statements less frequently than monthly.

3.6 You can do this, or order a paper statement, at any branch or through Telephone Banking. If we have already provided a paper statement, we will charge you for a duplicate.

3.7 If we send you statements, we may put messages on or with your statements to tell you about changes to this agreement or to other agreements or services you have with us.

Section D – Making and receiving payments

In this section we explain how you can ask us to make payments from your account, how soon you can use money paid in and when we pay interest. You can also use a third party provider to make payments on certain accounts (you can find out more about third party providers in Section I). If you do use such a provider, those payments will be made in the same way we set out in this section. We also explain how to stop payments and what happens if something goes wrong. Payments include withdrawals and transfers to other accounts.

Meaning of words we've used

cut-off time	The latest time we can process instructions or add payments to an account.
device	Anything such as a card, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
IDM	Immediate Deposit Machine.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data, such as a fingerprint).
Single Euro Payments Area (SEPA)	In Section N, we include a list of the countries currently in SEPA.
working day	Monday to Friday (except English bank holidays). You can give some instructions for payments on non-working days, but we do not complete their processing on our systems until the next working day, except for card withdrawals from a cash machine. This is explained below.

The time periods below assume we receive a payment or payment instruction before the cut-off time on a working day. If it is received after the cut-off time or on a non-working day, we will treat it as being received the next working day, except cash paid in over the counter at a branch with a counter on a non-working day which will show in the account, and you can use it, on the day you pay it in.

4. How can payments be made into your account?

- 4.1 Subject to any restrictions in the special conditions for your account, payments in sterling can be made into it by cheque, direct transfer from another account and in cash; and by cheque or direct transfer from international accounts in other currencies. Cut-off times for payments into your account will depend on how the payment is made. The table below shows our cut-off times for receiving payments by cash, cheque or direct transfer.

Method	Cut-off time
Branch counter	Branch closing time
IDM (if available)	Branch closing time (or 2pm in Northern Ireland)
Bank of Scotland Depositpoint™ (if available)	One hour before branch closing time or, if the branch closes at 5pm or later, 4pm.
Post Office® with a counter service	As stated by the Post Office
Bank of Scotland Cashpoint® (that accepts payments in)	End of the day
Halifax Express Pay-In (if available)	One hour before branch closing time or, if the branch closes at 5pm or later, 4pm.
Electronic transfer from another bank account	End of the day

The tables below show how we process these payments.

4.2 Paying in cash at Bank of Scotland or (in England, Wales or Northern Ireland) Halifax

Method	If paid in by the cut-off time, does cash show in your account that day?	Can you use cash the day it is paid in?	From the day cash is paid in, does it affect any interest you get?
Branch counter	Yes	Yes – immediately after it is counted.	Yes
IDM (if available)		Yes – soon after the cut-off time when the cash is counted.	
Bank of Scotland Depositpoint™ (or Halifax Express Pay-In) (if available)			
Bank of Scotland Cashpoint® (that accepts payments in)	No – we will count the cash the next working day. From that day, it will show in your account, you can use it and it will affect any interest you get.		
Post Office® with a counter service*	No – the cash will show in your account, will be available for you to use and will affect any interest you get from the day we receive it from the Post Office. Usually this will be the next working day.		

* You can pay in cash at most Post Offices using a personalised paying-in slip. Please ask the Post Office you intend to use if it offers this service and what their cut off time is for accepting deposits.
 Paying in coins – in any day we will usually limit you to 10 bags of coin, regardless of the number of accounts you have. You cannot use one of our Counter-free branches to pay coins into your account.
 Paying in cash through one of our Mobile Branches – in any day we will usually limit you to £5,000, of which no more than 5 bags can be coin.



If you pay cash into a Bank of Scotland Cashpoint® on Monday, you will be able to use it as soon as we have counted it on Tuesday and you will earn any interest from Tuesday.

4.3 Direct payments received from another bank account

Paying-in method	Does the payment show in your account on the day it is received?	Can you use the money on the day it is received?	From the day we receive a payment, does it affect any interest you get?
Transfers on a non-working day between two personal accounts (A) and (B) in your name with Bank of Scotland	No – it will show in B on the next working day.	Yes – immediately available in B.	No – it will count for interest in A until it is shown in B.
Any other direct payment (e.g. standing order, direct transfer)	Yes	Yes – immediately.	Yes

4.4 Sterling cheques paid in at Bank of Scotland, Halifax and most Post Offices

Payments show in your account on the working day we receive the cheque.

The table below explains what happens while the cheque is being 'cleared' (collected from the other bank). We use one of the two clearing processes:

- The '2-4-6' process;
- The 'Cheque Imaging' process (being introduced during 2018)

The 'Cheque Imaging' process will be introduced gradually, and if we are using the new process we'll display a notice when you pay in a cheque. If you need to be sure a cheque has been paid, you should pay it in over the counter, at a branch with a counter, and ask for 'special presentation' of the cheque. There is a charge for this service.

Cheques clearing process	When will the payment affect any interest you get?	When can you use the payment?	When can the cheque be returned unpaid?
'2-4-6' Cheques paid in over the counter at a Bank of Scotland branch with a counter, Bank of Scotland Depositpoint™ (if available), IDM (if available), over the counter at a Halifax branch with a counter or Halifax Express Pay-In (if available)	From the second working day after we receive the cheque.	From the fourth working day after we receive the cheque.	Up to the end of the sixth working day after we receive it even if you have already spent it . From then on we cannot take money from your account if the cheque is returned unpaid without your consent, unless you have been fraudulent.
'Cheque Imaging' Cheques paid in using the 'Cheque Imaging' process	By 11.59pm on the working day after we receive the cheque.	From 11.59pm on the working day after we receive the cheque, at the latest.	Up to 11.59pm on the working day after we receive the cheque.



'2-4-6' Clearing process – if you pay a sterling cheque into your account over the counter at a Bank of Scotland branch with a counter on a Monday, you will see it in your account the same day. It counts towards any interest on Wednesday (2 working days), you can use the money on Friday (4 working days) and we cannot take the payment out of your account after the following Tuesday (6 working days).



'Cheque Imaging' process – if you pay a sterling cheque into your account on a Monday, you'll see it in your account the same day. It counts towards any interest, and you can use the money on Tuesday by 11.59pm at the latest.

You will need to add one extra working day to all of the timings above when you pay in a cheque at:

- a Bank of Scotland Cashpoint® (that accepts cheque payments in);
- a Halifax cash machine (that accepts cheque payments in); or
- a Halifax Express Pay-In (if available) after the cut-off time.

If you pay in a cheque at a Post Office with a counter service, the Post Office will send your cheque on to us. This means you will usually need to add one extra working day to all of the timings above.

You will need to add two extra working days to all of the timings above when you pay in a cheque at a Post Office with a counter service after its cut-off time.

You can pay in cheques at most Post Offices using a personalised paying-in slip and a cheque deposit envelope. Please ask the Post Office you intend to use if it offers this service and what its cut-off time is for accepting deposits.

Important information

We may refuse a cheque for payment into your account if it is more than six months old.

4.5 International payments into your account

If your account allows it and we receive a direct payment in a foreign currency, we will convert it into sterling before we pay it into your account. We will then treat it like any direct payment (see above). For some non-EEA currencies, we may be unable to convert the payment into sterling on the day we receive it. If so, we will convert it as soon as we are reasonably able to and will add it to your account up to two working days after we receive it. We'll also 'value date' it on the day we receive it.

What rates and charges apply to an international payment into your account?

- ▶ You can find out our current standard exchange rate for the payment by calling us (see '**How to contact us**'). Please note that the rate may change by the time we receive the payment.
- ▶ We may take our charges for dealing with an international payment before we add it to your account. If we do this, we will tell you the full amount of the payment and the charges that applied.

4.6 International cheque payments

If you want to pay in a foreign currency cheque, or a sterling cheque, where the paying bank is outside the UK, the Channel Islands, the Isle of Man or Gibraltar, you must sign your name on the back of the cheque. We may not be able to accept cheques in all foreign currencies. We generally try to 'negotiate' a cheque but if we can't, or if you ask, we can 'collect' it.

Negotiating or collecting a cheque - what's the difference?

If we negotiate the cheque, we will buy it from you by paying you the amount of the cheque or the sterling equivalent on the working day after we receive it using our standard exchange rate for the payment.

If we collect the cheque, we send it on your behalf to the paying bank. We may use an agent to do this. We will pay the amount of the cheque or the sterling equivalent using our standard exchange rate for the payment into your account on the day we get payment from the paying bank. The time this takes will vary depending on the paying bank or its country. You can ask us for details.

Any foreign currency cheque will only affect any interest we pay from the working day that the funds are credited to your account.

If the foreign bank later returns the cheque or asks for the money to be returned, we will take the currency or the sterling equivalent from your account. If we converted the cheque to sterling, we will change it back into the foreign currency using our standard exchange rate for the payment. We will do this even if you have already spent the money.

This normally means we take more from your account than we originally paid in. The exchange rate for the foreign currency may also have worsened between our paying the money in and taking it out.

Additional information about foreign cheques

- ▶ We take charges for dealing with foreign cheques and pass on to you any charges by the foreign bank, including any charges resulting from the foreign bank returning the cheque unpaid or asking for the money to be returned. We take these charges from the account you told us to pay the cheque into.
- ▶ Occasionally we cannot get payment of foreign cheques because of local foreign-exchange or other restrictions.
- ▶ If we have any costs or other obligations as a result of negotiating or collecting a foreign cheque, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not tried to negotiate or collect the cheque.

4.7 General terms about payments

If we are told, for example by another bank, that money has been paid into your account by mistake, we can take an amount up to the mistaken payment amount from your account. We do not have to ask you to agree to this, but will let you know if it happens. We will act reasonably and try to minimise any inconvenience to you.

If we become aware that a payment into your account was made by mistake or fraud within two months of receiving the payment, we will:

- make sure the amount of the payment is not available to you to use (we might do this by taking the amount out of your account or by limiting access to the amount in the account);
- and tell you we will return the payment to the paying bank unless you tell us within 15 working days that the payment was not made by mistake or fraud.

If you do not respond within 15 working days we will return the amount to the paying bank.

If we become aware that a payment into your account was made by mistake or fraud more than two months after receipt of the payment, we will normally contact you before restricting your use of the amount in the account.

If we cannot return the funds to the payer, we may give information about you and your account to the payer's bank so they can recover the money.

We may refuse to accept a payment into an account or make a payment from it if we reasonably believe that doing so may:

- a) cause us (or another company in the Lloyds Banking Group) to breach a legal requirement; or
- b) expose us (or another company in the Lloyds Banking Group) to action from any government or regulator.

5. How can you take cash or make payments out of your account?

5.1 Making a payment

If you want to make a payment or withdraw cash, we will check we are dealing with you as set out in Section C.

- For certain accounts, the types of payment and the way you can make them may be limited. The special conditions tell you the payment services available on your account.

If we receive a payment instruction after the cut-off time on a working day, we will act on it on the next working day. The cut-off time for making payments depends on how and where a payment is to be made, but for a payment in sterling within the UK is not usually before 2.30pm (UK time). You can ask us for details, and we have some extra information about cut-off times for particular payments in Section N.

If you ask us to make a payment on a future date, we will make the payment on that date, unless it is a non-working day, in which case we will make the payment on the following working day.

What happens if you don't have enough available funds?

If you ask us to make a standing order or future-dated payment and do not have enough available funds to make the payment on the due date, we will try again to make the payment later that day. If there are still not enough available funds, we will make a final try on the next working day before rejecting the payment.

If you want to make any other type of payment (that is available on your savings account) but don't have enough available funds in your account to cover it at the start of the day, you have until 2.30pm that day to pay money in to make sure the payment goes. If you still don't have enough available funds after 2.30pm, we won't make the payment. We won't charge you for this and we'll tell you that we've rejected the payment.

5.2 Payment details

For us to make a payment for you within the UK, we normally need the sort code and account number or card number and any other details we ask for. For some payments we may ask for different details; for example, we will ask you for a mobile telephone number if the Pay a Contact service is available on your account and you choose to use it.

To make an international payment we will also need the recipient's full name and address, their bank's name and address, and the following details:

- For international payments in euro to a bank account in a SEPA country - The international bank account number (IBAN) of the recipient's account. Sometimes we will also need the business identifier code (BIC).
- For international payments in a currency other than euro to a bank account in a SEPA country - The international bank account number (IBAN) and the business identifier code (BIC) of the recipient's account.
- For any other international payment - The recipient's account number, and other information we need for the particular payment; for example, if there are individual requirements in the country you wish to send money to.

You must check that the details are correct before asking us to make a payment.

5.3 When can we stop you making payments?

We can stop or suspend your ability to make payments using any device or security details if we reasonably consider it necessary because of:

- security - including if you tell us you have lost your device;
- suspected unauthorised or fraudulent use of a device or your security details; or
- a significantly increased risk that you may be unable to pay any money you owe us on the relevant account.

If we do this, we will act in a reasonably appropriate way and will try to reduce your inconvenience.

Unless the law prevents us doing so or we reasonably believe it would undermine our security measures, we will try to contact you in advance to tell you we are doing this and why. If we cannot tell you in advance, we will tell you as soon as possible afterwards.

If we stop a card or other device, you must not use it, and we can take it back if you try to use it, for example in a cash machine.

5.4 When can we refuse to act on an instruction?

We can refuse to make a payment or allow a cash withdrawal if:

- our internal security controls require you to produce additional identification or prevent us carrying out the transaction (for example, if it is for more than the maximum amount we set at any time) - we will let you know if we are stopping a payment for this reason;
- the payment seems unusual compared with the way you normally use your account, in which case we may investigate further, for example by calling you;

- you do not have available funds to make the payment or you have exceeded a limit we have applied to your account or device – such as the daily limit for withdrawals from cash machines;
- the payment instruction is not clear or does not contain all the required details;
- the account you want to pay is not included in the Faster Payments scheme – you can check this with us in advance;
- there is a regulatory requirement that tells us to;
- we reasonably believe that you or someone else has used, is using or obtaining, or may use or obtain a service or money illegally or fraudulently;
- we reasonably believe that someone else may have rights over money in your account (in this case we can also ask – or require you to ask – a court what to do, or do anything else we reasonably need to do to protect us); or
- any other reason set out separately in this agreement applies.

5.5 What happens if we refuse to act on an instruction?

Unless the law prevents us, we will try to contact you to tell you we are refusing, or are unable, to act. We will do this as soon as we can and before the time any payment should have reached the bank or building society you are sending it to. If you are using a card to withdraw cash, the organisation that owns the cash machine will tell you the payment has been refused. If you want to check whether a transaction has been accepted, you can call us (see **'How to contact us'**).

Additional information about failed payments

- ▶ You can contact us to find out (unless the law prevents us telling you) why we have refused to act on your payment instruction and how you can correct any factual errors that led to our refusal.
- ▶ We are not liable if another organisation (or its cash machine) does not accept your card or card number.

5.6 Making direct debits

A few of our accounts that have been open for a long time may allow direct debits or similar payments. If we do allow them, the payment will be collected from your account on the date specified in any direct debit instruction you have given the business or other organisation in the UK. If the payment date or amount of money to be collected changes, then unless you agree otherwise, the business or other organisation you are paying will normally tell you at least 10 working days before.

5.7 Using your card to withdraw cash

If you use your card to withdraw cash, we will take the funds from your account after we receive confirmed details of the withdrawal. This may be on a working or a non-working day.

If you can use your card abroad to withdraw cash in a currency other than sterling, we will convert it to sterling on the day the relevant payment scheme processes it. The exchange rate we use is set by the payment scheme. We also apply charges to these transactions. You can find out the current exchange rate by calling us (see **'How to contact us'**).

Additional information about card payments in another currency

If you use your card to withdraw foreign currency from a cash machine in the UK, you will be dealing with the bank operating the machine (rather than us) for the conversion into foreign currency. That bank will set the exchange rate and may also charge you for the conversion.

We may replace your card with a different type of card available under this agreement, perhaps for technical reasons or if there are changes to the CHIP and PIN function. We will tell you about the features of the card when we send you the replacement card. If the change would alter the terms of this agreement, we will give you notice as set out in Section G.

5.8 Can you cancel or change a payment?

You cannot change or cancel a payment that you have instructed us to make immediately (including a cash withdrawal using your card) but you can cancel a direct debit, standing order, and any other payment you asked us to make on a future date. To do this, you must tell us by the end of the last working day before the payment is due to be made. If you wish to cancel or change a direct debit, you should also tell the business or organisation you're making the payment to, so they can cancel or change it as well.

If we have made an international payment for you, we can only recall it (or any part of it) if the recipient bank agrees.

If you ask us to cancel a payment instruction we may charge you our reasonable costs for trying to cancel it, whether or not we succeed. We will tell you the amount of our charges for this at the time you ask to cancel, but this will never be higher than our reasonable costs. In addition, if an international payment is returned to your account, we will change it back into sterling using our standard exchange rate for the payment. That exchange rate may be different from the exchange rate applied to the original payment and so the amount paid back into your account may be less than that originally taken.

If a banking industry payment scheme such as the Current Account Switch Service tells us that a person you have asked us to pay has switched their account to another bank, we will update your instruction with the new account details. This will mean your payment reaches the correct account within the agreed timescales as set out in this booklet.

5.9 Banker's drafts

If you can operate your account in our branches, we may allow you to carry out a withdrawal from your account by banker's draft. You will need to use one of our branches with a counter to do this. We may refuse to provide a draft if the withdrawal is below a certain amount.

Section E – How long will your payment take?

If your account allows you to make payments, this section tells you how quickly we will send payments to the payee's bank. Please refer to your account's special conditions to see what payments you can make.

Meaning of words we've used

EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.
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6. Payments within the EEA in EEA currencies

UK payments (except card and cheque)

Type of payment	How long will the payment take to reach the payee's bank after we take it from your account?
Immediate payment	Normally no more than two hours after we take the payment from your account. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments. Please check with us if the bank or building society you want to send the payment to can accept Faster Payments. You can ask in any of our branches or using our contact details at the front of this booklet.
Future-dated payment or standing order to another UK bank account	Normally no more than two hours after we take the payment from your account on the day we send it. It may arrive on the next working day if the account you are sending it to cannot accept Faster Payments. Standing orders and future-dated payments can be made on working days only.

International payments

Payments in euro to another EEA country, Monaco, Switzerland or San Marino	No later than the next working day.
Payments in other EEA currencies/Swiss francs to another EEA country	No later than four working days.

The payee's bank must pay the funds into the payee's account on the day it receives the payment from us.

Payments outside the EEA or in non-EEA currencies

You can ask us for details about how long the payment should take to arrive. We cannot control exactly when it will be received by the foreign bank. This will depend on the banking practice of that country but should be no longer than 14 working days. There is more on timescales in Section N.

7. Additional information about international payments

- ▶ If you ask us to make a payment in a foreign currency, we will use our standard exchange rate for that payment at the time we make it unless we agree a different rate with you when you ask us to make the payment. Our exchange rates may depend on the amount of the payment, and how we process it, for example whether you chose to pay all charges or whether they are shared. You can find out the current exchange rates by calling us – see **'How to contact us'**.
- ▶ If you make a sterling payment, we cannot control the exchange rate applied by the foreign bank.
- ▶ When you ask us to make an international payment, we will tell you about any charges that may apply.
- ▶ We have to send an international payment through the banking system in the foreign country and we may need to appoint an agent in that country to do it for us.
- ▶ If we necessarily incur any costs or other obligations when acting for you in making an international payment, you must reimburse us and take any other steps needed to put us in the position we would have been in had we not acted for you.

Section F – How we calculate interest and account charges

As long as you have enough money in your account, we will pay you interest on amounts we hold for you. We also have charges for some account services.

8. Where can you find information about our interest rates and account charges?

Our interest rate leaflets and flyers contain our usual interest rates for our savings accounts. We will have given you your interest rate when you opened your account, but if you would like to check your current rate please ask in branch or call us (see **'How to contact us'**). Our charges for most regular services are in Section O of this booklet.

You can also see our interest rates online at www.bankofscotland.co.uk/savings/interest-rates

From time to time, we may offer special interest rates to some customers. You can find more details in our 'Savings rates' leaflet, by contacting us or on our website (see **'How to contact us'**).

9. How do we work out how much interest to pay?

9.1 Unless we have told you otherwise, we calculate any interest we pay on a daily basis, based on the daily balance of your account.

9.2 The special or additional conditions will tell you when we pay interest on your account. They will also say whether we pay interest into the account and whether we can pay it to another account. We will calculate any interest on amounts credited to your account as they become part of the account balance. This will depend on when and how the relevant payment is made into your account – see Section D.

If we are due to pay interest on a non-working day, we will pay it up to and on the next working day unless the special or additional conditions for your account state otherwise. We pay interest at the end of a working day. So you may not be able to withdraw the interest until the following day. You may not see it as part of your account balance online until shortly after midnight.

9.3 If you make a withdrawal from your account, we pay interest on the amount of the withdrawal up to and including the day before it leaves your account, unless you make the withdrawal on a non-working day. If so, we continue to pay interest up to and including the day before the working day after your withdrawal.



If you make a withdrawal on a Saturday, we will pay interest on the amount withdrawn on the Saturday and the Sunday, but not the Monday (unless the Monday is a bank holiday).

- 9.4 If we pay interest on your account, we will pay it 'gross'. You will be responsible for paying any tax you owe directly to HM Revenue & Customs.
- 9.5 We may take any charges you owe us from the same account. We will tell you the amount and when the amount will be taken from your account when you ask to use the service.
- 9.6 You must not allow your account to go overdrawn. If your account does go overdrawn, this does not mean we have allowed you to have an overdraft. You must immediately pay us back the amount you are overdrawn.

Section G – How and when we can make changes to this agreement

As this agreement could last a long time, we will need to change its terms occasionally. We can foresee some of the reasons why it would be fair for us to do this, and have listed them below, but we may in the future also want to make changes for other reasons. We will tell you about these changes, and how they will affect you, in advance. You may be able to close an affected account or end your relationship with us if you do not want to accept any change we tell you about.

This section refers to two types of account: 'payment accounts' and 'non-payment accounts'. The account's special conditions tell you which type you have.

10. What can we change?

- 10.1 We can change the general or additional conditions that apply to a particular account, benefit or service.



We may change any of the terms in this booklet, and the interest rates and charges that apply to an account.

- 10.2 We cannot change terms that we tell you are fixed, such as interest rates that are fixed for a set period.

11. Why can we make a change?

Meaning of words we've used

reference interest rate	An interest rate that is publicly available and linked to a rate we do not set – like the Bank of England bank rate (also sometimes called the Bank of England base rate).
regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.

- 11.1 We can make a change for a reason set out below. If we do, the change will be a reasonable and proportionate response to a change that is affecting us or that we reasonably think will affect us.

Reason	For example
A change in regulatory requirements.	We may have to update our security terms because new legislation introduces tighter standards.
To do something positive for you.	Our payment terms may have to change because new technology enables you to make payments more quickly or conveniently.
A change in the cost of running our accounts, including changes in our funding costs.	Changes to the Bank of England bank rate that increase or decrease the amount we charge our borrowers may affect the interest rates we pay our savers.
Any other change that affects us, if it is fair to pass on its impact to you.	We may introduce new measures to combat fraud or make changes to reflect developments in digital banking.

11.2 We may also make changes for any other reason we cannot foresee.



We may need to respond to changes in the banking sector caused by increased competition that affect how we provide our services and what we charge for them.

11.3 If the interest rate on your account is a 'tracker' rate, the rate will change automatically in line with the reference interest rate it is linked to. The special conditions will say how soon the tracker rate will change after a change in reference interest rate.

11.4 We can change our standard exchange rates at any time.

12. How and when will we tell you about changes and what are your rights?

Meaning of words we've used

managed rate	A rate that we set, and can change, and that isn't a reference interest rate.
material change	Changes to a managed rate where the balance of your account is £100 or more.
non-payment account	A cash ISA, fixed-rate bond or other savings account that provides only a limited ability to make payments. The special conditions for an account will tell you if it is a non-payment account.
payment account	A savings account that is not a non-payment account.
published notice	A notice we put in our branches, on our website and, sometimes, in national newspapers.
personal notice	A notice we give you individually, for example by letter, electronically or in statement messages or inserts.

12.1 In the tables below, we explain how we give notice to change terms on particular accounts.

12.2 **Non-payment accounts**

Type of change	Notice	Timing of notice before or after the change	Can you close or switch your account without charge?
Interest rate increase	Personal or published	As soon as possible, normally within 3 days	Yes, unless the special conditions say you cannot.
Interest rate decrease that is not material (not tracker rates)			
Favourable or neutral changes to other terms	Personal or published	No more than 30 days after	
Material changes to interest rates (not tracker rates) that disadvantage you	Personal	At least 14 days before	Yes within 30 days of the notice.
All other changes that disadvantage you	Personal	At least 2 months before	Yes, at any time before the change.

12.3 **Payment accounts**

Type of change	Notice	Timing of notice before or after the change	Can you close or switch your account without charge?
Interest rate increase	Personal or published	No more than 30 days after	Yes, unless the special conditions say you cannot.
All other changes	Personal	At least 2 months before	Yes, at any time before the change.

13. What are your rights if you want to close or switch an account in response to notice of a change?

For a change where we have to give you advance notice, you can tell us you do not want to accept the change using the contact details at the start of this booklet. We will take this as notice that you wish to end the agreement or close or switch your account immediately. If there is normally a charge for closing or switching your account, it will not apply. If we do not hear from you, we will regard you as accepting the change on the date it comes into force.

Section H – How we manage joint accounts

If two or more of you are joint account holders, you can each give us instructions on your own. This section explains how we treat you and what happens if the arrangement between you comes to an end.

Some customers with joint accounts opened before 13th June 2010 have agreed different arrangements with us. Some of our accounts cannot be held jointly.

14. What do joint account holders need to know?

- 14.1 We will make payments, allow withdrawals, give information (including about your account) or do anything else if we are asked to do so by any one of you, subject to condition 15.2 below. We can also rely on information given by any one of you about the other(s). This will not apply if we agreed before 13 June 2010 to accept only the instructions of both, all, or a set number of you for any transactions on your account.

Examples of things any joint account holder can do without the knowledge of the other(s)

- ▶ Take all the money in an account.
- ▶ Close an account.
- ▶ End a service.
- ▶ Ask for electronic statements and correspondence (instead of paper).
- ▶ Apply for cards and other services.
- ▶ Replace an account or service with another account or service covered by these general conditions.

If you have a joint account and you tell us you only want us to accept instructions from both, all or a set number of you, then both or all of you must contact us. We may then close your account and, if we choose, offer each person the opportunity to open a new account in just their own name.

Examples of things we can do for one account holder that count as if we did them for the other(s)

- ▶ Provide any information about your account, but if you are receiving statements at only one address, you can ask us to send you separate account statements if the account holders live at different addresses.
- ▶ Record and act on information that any of you gives us about another of you.
- ▶ Send a notice to just one of you.

- 14.2 You are each, separately, responsible for complying with the terms of this agreement. If any one of you does not comply, we can take action against any or all of you.
- 14.3 If any money is overdue for payment on any account one of you has with us, whether in your sole name or in joint names, we may take the money you owe us out of your account under Section K. If we think it would be fairer to you, rather than taking the money owed immediately, we may keep enough of any money owed and take this when you ask us to withdraw it during a fixed or special-offer term or at the end of the fixed or special-offer term. We can do this without giving you notice. We will not take the money from an account which, according to our records, you are holding on behalf of someone else (e.g. as trustee or executor).

15. What happens when the arrangement between joint account holders changes or ends for any reason?

- 15.1 When this agreement ends (or your account is closed), we may pay or transfer money we hold for you under this agreement (or in the account) to any one of you. This will not apply if we agreed before 13th June 2010 to accept only the instructions of both, all, or a set number of you for any transactions on your account.
- 15.2 If you want to change the joint account holders (by taking off or adding another person) or authorise someone else to operate the account, you must all apply and agree to this.
- 15.3 If we become aware of a dispute between you, we may take steps to prevent any of you giving instructions or using the account individually until the dispute is ended. If there is a dispute and you only want us to accept instructions from both or all of you (and not just one of you), then both (if two account holders) or all (if more than two account holders) of you must first return to us your cards and any other items we have provided. We may then close your account and, if we choose, offer each person the opportunity to open a new account in just their own name.
- 15.4 If one of you dies, we may continue to act on the instructions of the remaining account holder(s) but we do not have to do so. Acting on their instructions includes allowing them to withdraw any or all money from the account(s) and giving us instructions about any services associated with the accounts.

Section I – Can someone else operate your account?

16. How can someone else operate your account?

- 16.1 If you want or need someone else to operate your account, you must generally either sign a form we give you or grant a power of attorney to someone, which authorises them to operate your account.
- 16.2 In certain circumstances, the law may require us to allow someone else to operate your account - for example, if you are no longer able to manage your money, if you go bankrupt or die.
- 16.3 For security reasons, we may not allow another person access to all of the services we provide to you. If we do allow them to use a service, you can tell them your security details as long as they agree to keep them safe.
- 16.4 We are not responsible for an act (or failure to act) by someone else allowed to operate your account as long as we did not know or suspect they were acting dishonestly towards you.

17. Third party providers

Meaning of words we've used

third party provider	A service provider authorised by law to access information or make payments for you from your payment accounts.
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- 17.1 You can instruct a third party provider to access information on your accounts or make payments from your accounts online as long as it is open and transparent about its identity and acts in line with the relevant regulatory requirements. We will treat any instruction from a third-party provider as if it were from you.
- 17.2 We may refuse to allow a third party provider to access your account if we are concerned about unauthorised or fraudulent access by that third party provider. Before we do this we will tell you and explain our reasons for doing so, unless it is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way we consider most appropriate in the circumstances. But we won't tell you if doing so will compromise our reasonable security measures or otherwise be unlawful.
We may make available to a third party provider a specific means of accessing your account. If we do, and it tries to access your account by a different way, we may refuse to allow that access.
- 17.3 If you think a payment may have been made incorrectly or is unauthorised, you must tell us as soon as possible even where you use a third party provider.

Section J – Who is responsible for any loss?

It is important for you to understand what you and we take responsibility for and when you may be liable under this agreement. This section also applies to any payments you make through a third party provider.

Meaning of words we've used

device	Anything such as a card, smartphone or another device that you can use on its own or in combination with your security details to access your account or give instructions.
security details	Details or security procedures you must follow or use to make an instruction, confirm your identity or access a device (for example a password, security code (or PIN) or biometric data such as a fingerprint).
the EEA	The European Economic Area, which means the countries in the European Union plus Iceland, Norway and Liechtenstein.

18. Incorrect payments

18.1 When will we refund incorrect payments?

We will refund the amount of a payment and any charges you paid as a result of it, and pay you any interest we would have paid you on that amount, if:

- you asked us to make the payment to an account at another bank in the EEA and the payment was not made properly or never arrived, unless there was a mistake in any of the details in the payment instruction or we can show that the payment was received by the other person's bank; We will provide the refund without undue delay; or
- the payment was unauthorised (see 'Unauthorised payments' overleaf). We will provide the refund as soon as we can and in any event by the end of the next working day.

Additional information about payment refunds

Except for direct debits, we will not refund the payment if you tell us more than 13 months after it was made that the payment was not made properly or was unauthorised.

If a payment goes to the wrong person or is delayed because you gave us the wrong details, we will not be liable but we will try to recover the payment for you. We may charge our reasonable costs for doing so.

If a payment is delayed due to our error you can ask us to ensure that the receiving bank credits the payment to the payee's account as if it had been made on time.

18.2 Are there any special rules about refunds for direct debit payments?

If your account allows you to make direct debits and you think there has been an incorrect direct debit payment, you should tell us immediately so that we can arrange a full and immediate refund - even if the original error was made by the business or organisation that set it up.

- 18.3 You should tell the business or organisation what you have done and why. If they still think that you need to pay them, you will need to resolve the dispute with them directly. This does not affect your right to a refund as set out above.

19. Unauthorised payments

You are not liable for any payments or withdrawals from your account that you do not authorise. If you are not liable for a payment, we will refund or pay the amount of the payment and interest you lost as a result of the payment. We will not have any further liability. There are two exceptions to this rule:

1. If we can prove you acted fraudulently, you will be liable for all payments from the account that we could not stop.

2. If we can prove you have been grossly negligent with your device or security details, you will be liable for payments from your account but only until you have told us your device or security details have been lost, stolen or could be misused. In some cases, you will not be liable for a payment instruction you did not give yourself. These include where we have failed to tell you how to report that your device or security details have been lost, stolen or could be misused or where the unauthorised payment was made by telephone or internet.

20. What happens if we break the terms of this agreement?

20.1 We are responsible if you suffer loss because we have broken this agreement. There are three exceptions to this rule:

1. We are not liable for losses or costs caused by abnormal and unforeseeable circumstances outside our reasonable control, which would have been unavoidable despite all efforts to the contrary. These include delays or failures caused by industrial action (e.g. strikes), problems with another system or network, mechanical breakdown or data-processing failures.

2. We are not liable for losses or costs where a regulatory requirement means we must break this agreement.

3. We are not liable for business losses or costs you suffer (such as loss of business profits or opportunities) as a result of anything we have done, as we make this agreement with you as a personal customer.

20.2 Nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.

Section K – Using money between accounts ('set-off')

Sometimes we can reduce or repay amounts you owe us by using money we hold in other accounts for you, including your savings accounts.

Meaning of words we've used

regulatory requirement	Any law, regulation, code or industry guidance that applies to us including a requirement of a court, ombudsman or similar body or an undertaking given to a regulator.
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21. When can we use set-off?

- 21.1 If we are holding money in an account for you when amounts you owe us are overdue for payment, we may use the money in your account to reduce or repay the amount you owe us. We will only do this if we think it is reasonable, taking into account your circumstances (including that you will still have enough money to meet essential living expenses) and any regulatory requirements.
- 21.2 Amounts you owe us include amounts due under a loan, credit card, mortgage, overdraft or otherwise with us.
- 21.3 We can use our set-off right if you have accounts that are only in your name as well as joint accounts you hold with another person (X) as shown below:

Money in account for:	Set-off against money owed by:
You only	You
You only	You and X
You and X	You and X
You and X	X
You and X	You

- 21.4 Even if there is a court decision against you or you are fined, we can use money you have in your accounts to pay something you owe us (including interest arising after the date of the final decision or fine), unless the court instructs us otherwise, or we are otherwise prevented by law.
- 21.5 Occasionally we receive legal instructions or notices to hold a customer's money for someone else or to pay it to someone else. If this happens, the money available to the other person will be what is left after we add up what we owe on the affected accounts and subtract what our customer owes us, including any interest arising after the legal instruction or notice, unless we decide otherwise or we are prevented by law.

Section L – Ending this agreement or an account or service, or suspending a service

22. Suspending an account or service

22.1 We may suspend an account or service if we think you don't want it any more because you have not used it for 12 months, or if you are no longer eligible for it. We will give you two months' notice in writing before doing so.

23. Ending this agreement or an account or service

23.1 This agreement continues until you or we cancel or end it. The table below shows how this agreement (or any account or service) can be ended. If we end it, we will act in a manner we think is reasonably appropriate for the circumstances and will try to reduce the inconvenience to you.

By	Reason	Notice
You	Any reason	None, unless the special or additional conditions for your account require notice. You may have to pay a charge if you close some accounts before the end of a fixed term. We may ask you to confirm in writing your request to close your account.
Us	If we reasonably consider that: <ul style="list-style-type: none"> ▶ there is illegal or fraudulent activity on or connected to the account; ▶ you are or may be behaving improperly (for example, in a threatening or abusive way); ▶ by continuing the agreement we (or another company in the Lloyds Banking Group) may be exposed to action from any government, regulator or other authority or may break a regulatory requirement; or ▶ you have seriously or repeatedly broken this agreement in any other way. 	None
	You have not used an account for 15 years (or other period specified by law) and we have lost touch with you. In this case, we may transfer any money in the account to the 'reclaim fund' (a body set up to deal with unclaimed assets in dormant accounts). We will try to contact you before doing this.	For further details see Section N.
	Any other reason.	Two months (in writing).

- 23.2 When this agreement ends, any account covered by it will close and any service we provide under it will stop. You must also:
- a) repay any money you owe us (including any payments you have made that have not yet been taken out of your account);
 - b) pay any charges up to the date the agreement, account or service ends;
 - c) return anything that belongs to us or that we have given you, such as any device; and
 - d) if your account allows them, cancel any direct payments (such as direct debits or standing orders) into or out of your account. If someone sends a payment to your closed account, we will take reasonable steps to return the payment to the sender.
- 23.3 If this agreement (or a service under it) ends, it will not affect any legal rights or obligations that may already have arisen or any instructions already given.
- 23.4 When this agreement ends (or your account is closed) we will pay or transfer money we hold for you or owe you under this agreement (or in the account) to you, or to any other person you name in writing. However, we may keep enough money to cover anything you owe us or, if you have broken this agreement, any loss of ours that results.
- 23.5 In the event of your death, we may need to see a grant of probate, certificate of confirmation or grant of representation before releasing money in your account to your personal representatives.
- 23.6 After this agreement ends, we will keep our right of set-off and any rights we have under general law. We may continue to hold and use your personal data but only to the extent we need to do so as set out in our privacy statement. This is available at www.bankofscotland.co.uk/privacystatement, as a leaflet in branch or by asking us.

Section M – Other important terms

24. What happens if you do not meet the conditions we set for an account type?

- 24.1 We may change an account you hold with us to a different account if:
- a) you stop being eligible for your existing account in any way;
 - b) you are no longer resident in the United Kingdom; or
 - c) you make a complaint and we agree that the account may not be suitable for you.

Before changing your account to a different account, we will give you at least two months' notice. We will only change your account to one that we believe is a reasonably suitable alternative.

25. Transferring rights and obligations

You may not transfer any obligations or rights, benefits or interests under this agreement or in your accounts (or income from them) or create any security over money in your accounts in favour of someone else unless we say you can in writing.

26. Not enforcing this agreement

We may not always strictly enforce our rights under this agreement; for example, we may allow you to withdraw funds when your account conditions do not allow this. If we do this, it will be just a temporary measure and we may enforce our rights strictly again.

27. How can you complain?

If you feel we have not met your expectations in any way, please let us know so that we can tackle the problem as quickly as possible. We have a three-step procedure to resolve your concerns.

a) Step 1 – Tell us about the problem

Tell us about your complaint and how you think it could be resolved by calling into any branch, call us on **0800 072 8668** or **0131 278 3729**. (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment) or contacting your relationship manager or Business Manager, if you have one.

We will try to resolve your complaint by the end of the third working day. If we cannot do this, we will write to you within five working days to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when to expect our full response. We will also let you know the name and contact details of the person or team dealing with your case.

b) Step 2 – Follow-up

To follow up your complaint with Customer Services, you can ask the person you raised your complaint with to refer the matter to them or write to Customer Service Recovery, General Banking, Bank of Scotland, 2 Brindleyplace, Birmingham B1 2AB.

c) Step 3 – Contact the Financial Ombudsman Service if you aren't satisfied

If you disagree with the decision we make, you can refer the matter to the Financial Ombudsman Service free of charge. The Financial Ombudsman Service provides a way of resolving disputes if you're unhappy with something we've done. Details are available from us on request or you can get further information at www.financial-ombudsman.org.uk

You may be able to submit a claim through the European Online Dispute Resolution Platform (available at <http://ec.europa.eu/consumers/odr/>) if you live outside the United Kingdom or if you prefer not to deal directly with the Financial Ombudsman Service.

28. Law applying to this agreement

- 28.1 If you are resident in Scotland when the conditions in this agreement first apply to you, Scots law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The Scottish courts will also be able to deal with any legal questions connected with this agreement.
- 28.2 Unless you are resident in Scotland when the conditions in this agreement first apply to you, English law will decide any legal questions about it, and about our dealings with you with a view to entering into this agreement. The courts of England and Wales will also be able to deal with any legal questions connected with this agreement.
- 28.3 This agreement applies even if any term of it contradicts or overlaps with any law that applies, unless the law says we cannot agree with you to change or exclude the effect of that law.

29. Transfer of interest

If you ask us to transfer your interest to an account at another bank or building society, we can only do this if that bank or building society has a UK bank sort code and receives Faster Payments.

30. Transfers out of your account

If you take out money by phone or using our Internet Banking, you'll need to transfer the amount you withdraw to another account, either with us or with another bank or building society with a UK sort code that receives Faster Payments. If you ask for this transfer through Internet Banking, then we can only transfer to another account you hold, not to an account held by another person.

31. Maturities

If your account matures on a working day (at the end of any fixed term you chose or after 12 months if your account lasts for 12 months):

- we'll pay you interest up to and including that working day; and
- your account will automatically change to the relevant replacement account the following day. (If your account was a fixed-term account that did not allow withdrawals, this will also be the day on which you can take out your money without charge.) If that following day is not a working day, the change will happen on the next working day and we will continue to pay you interest at your existing rate up to the day before your account changes.

For example, if your Monthly Saver matures on a Friday, it will automatically change to an Access Saver on the following Monday (assuming it's not a bank holiday), and you will be able to take your money out without charge on that Monday. We'll pay you fixed-rate interest up to and including the Sunday.

If your account matures on a non-working day (at the end of any fixed term you chose or after 12 months if your account lasts for 12 months):

- we'll pay you interest up to and including the next working day; and
- your account will automatically change to the relevant replacement account the following day. (If your account was a fixed-term account that did not allow withdrawals, this will also be the day on which you can take your money without charge.) If that following day is not a working day, the change will happen on the next working day and we'll continue to pay you interest at your existing rate up to the day before your account changes.

For example, if your Monthly Saver matures on a Saturday, it will automatically change to an Access Saver on the following Tuesday (assuming it's not a bank holiday), and you will be able to take your money out without charge on that Tuesday. We'll pay you fixed-rate interest up to and including the Monday.

Section N – Additional important information

This Section does not form part of the conditions for your account but provides further important information that you may need.

Who we are

- Our company details
 - Bank of Scotland plc. Registered in Scotland No. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ.
 - To find out more about our company, see the Registrar's website, www.companieshouse.gov.uk or call the Registrar on **0303 1234 500**.
- Our VAT number is 244155576.
- We lend money and offer savings, insurance and other financial services to our customers.

How we are regulated

- We are authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 169628.
- To find out more about us, see the Financial Services Register: www.fca.org.uk or call the FCA on **0800 111 6768**.

- We are regulated by the Office of Communications ('Ofcom'). If you have a complaint, particularly about our text-messaging service, you may also be able to take it to Ofcom at Riverside House, 2a Southwark Bridge Road, London SE1 9HA, www.ofcom.org.uk, telephone **020 7981 3040**, fax **020 7981 3333** or Textphone **020 7981 3043**.

Industry codes and memberships

- We are a member of the British Bankers' Association. Please see www.bba.org.uk to find out more.
- Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.
- We follow advertising codes regulated by the Advertising Standards Authority ('ASA'). If you would like to find out more about the advertising codes or the ASA, or complain to them about any of our advertising, please see www.asa.org.uk, call the ASA on **020 7492 2222** (Textphone **020 7242 8159**), email them at enquiries@asa.org.uk, fax them on **020 7242 3696** or write to the Advertising Standards Authority, Mid City Place, 71 High Holborn, London WC1V 6QT.

Matured Funds

Our Matured Funds accounts are only available to customers with maturing fixed rate fixed term accounts. Customers with Matured Funds accounts have instant access to their accounts, but can only close them. You will have to visit one of our branches with a counter to do this. Part withdrawals are not allowed. We pay fixed interest on our Matured Funds accounts.

Dormant balances

We participate in the unclaimed assets scheme established under the Dormant Bank and Building Society Accounts Act 2008, which enables money in dormant accounts (i.e., accounts that have been inactive for 15 years or more) to be distributed for the benefit of the community while allowing customers to reclaim their money.

Under the scheme, we may transfer balances of dormant accounts to Reclaim Fund Ltd (RFL), a not-for-profit reclaim fund authorised and regulated by the Financial Conduct Authority.

If we transfer the balance of your account to RFL, you will have the same rights against RFL to reclaim your balance as you would have done against us. However, we remain responsible for managing the relationship with you and for handling all repayment claims on behalf of RFL. Therefore, you should continue to contact us in the usual way if you have any questions or complaints about dormant accounts or balances.

Both we and RFL participate in the Financial Services Compensation Scheme (FSCS). Any transfer by us to RFL of your balance will not adversely affect any entitlement you have to compensation from the FSCS.

Cancellation

We hope you're happy with the savings account you've chosen. However, if you're not, you have 14 days from opening the account (or, if you have opened your account by phone, from the date you receive your conditions if that is later) to cancel it without charge. Just give us your notice in writing by sending it to Bank of Scotland, PO Box 548 Leeds LS1 1WU. If you have chosen an ISA account and cancel within 14 days, you'll still be able to open another ISA in the same tax year. If you cancel your ISA account after 14 days, you will not be able to open an ISA in the same tax year. This right to cancel does not apply to fixed-rate fixed-term accounts (other than our Fixed Cash ISA). Whenever you cancel, we'll repay any credit balance and pay interest on your account for the time your money was with us. Even if you miss the 14-day deadline, you may still close your account in line with the account conditions.

CHAPS

The cut-off time for making CHAPS payments is 4.25pm.

International payments

Our International Payments service means you can make an electronic payment from your Halifax Savings account to another person outside the UK (whether in sterling or another currency) or in a currency other than sterling to another person in the UK. Depending on the amount you wish to send, we may ask for additional ID before we can accept your instructions for an international payment. You can use this service through our branches with a counter or Telephone Banking. There is a £5,000 limit for any international payment made through Telephone Banking. The minimum payment amount in all cases is £1.01.

The cut-off time for making payments depends on how and where a payment is to be made.

Your payment	Cut-off time
International payment in euro made through one of our branches with a counter or by Telephone Banking	No earlier than 2pm and no later than 3pm
International payment in a currency other than euro made through one of our branches with a counter or by Telephone Banking	3pm

Section E explains how long any payment should take to arrive. Please bear in mind that countries outside the UK may have different non-working days, and this could affect when the person you have sent money to is able to draw it out.

As we explain in Section E, if you make a payment outside the EEA or in a non-EEA currency, we cannot control how long it will take to arrive. You can ask us for details when you make your payment. However, as a guide, it should generally take no longer than four working days for a payment in one of our standard available currencies to reach North America, Canada, South Africa, Australia, New Zealand and countries in Europe and the Middle or Far East. A payment in any currency to most other countries operating electronic payment systems should take no longer than 14 working days.

The Single Euro Payments Area (SEPA) currently consists of the countries of the EEA plus Aland Islands, Azores, Canary Islands, French Guiana, Gibraltar, Guadeloupe, Guernsey, Isle of Man, Jersey, Madeira, Martinique, Mayotte, Monaco, Reunion, Saint Barthelemy, Saint Martin, Saint Pierre and Miquelon, San Marino and Switzerland.

We will confirm the details of your international payment, including the sterling equivalent of the payment, the charges we apply and any breakdown of these, along with the exchange rate we applied immediately before the payment leaves your account. This information may also appear on your account statement. If you make a transfer in one of our branches with a counter, we'll give you a receipt at the time. If you use Telephone Banking, we'll confirm all the detail to you over the phone. Your receipt will show the exchange rate used and the amounts involved. If you need a receipt in writing after the payment has been processed, just contact us.

Tax

We will pay your interest gross. This means we won't automatically deduct tax from your interest. Depending on your personal circumstances, you may need to pay tax on the interest you earn and it will be your responsibility to pay any tax you owe to HM Revenue & Customs (HMRC).

Tax-free is the contractual rate of interest that applies when interest is exempt from income tax.

Saving for children: If a parent (including civil partner and step parent) gifts money to their child and the interest from it is more than £100 a year, then that interest counts towards the parent's personal savings allowance, and may be taxable depending on the parent's personal circumstances. This also applies if the interest on the gift added to any interest we've already paid makes a gross interest payment of over £100. This £100 threshold applies to each parent individually. All accounts a parent holds for the child (whether or not they are held with the same bank or building society) are taken into account. The £100 rule does not apply to parental contributions to a Junior ISA.

ISAs

Bank of Scotland is registered as an ISA manager with HM Revenue & Customs. If it delegates any of its functions or responsibilities under the ISA conditions, it will satisfy itself that the person to whom the functions or responsibilities are delegated are competent to carry out those functions or responsibilities.

Withdrawals

We want to make sure that you, and only you, take money from your account. So before you withdraw a large amount at one of our branches, we'll ask for proof of your identity (ID). You can provide any of the following: DVLA driving licence, passport or credit/debit card (another one from Bank of Scotland, Halifax or from a different provider). Please remember to bring your ID with you. In most cases this will be enough to prove who you are and help keep your money safe.

You can withdraw up to £2,500 a day per account in cash from any of our branches with a counter, or £250,000 by banker's draft, subject to the account conditions. If you need to withdraw more than these amounts, please tell your branch in advance as special arrangements may need to be made.

You cannot withdraw any amount of less than £500 from your savings account by banker's draft. You can only get a banker's draft from one of our branches with a counter.

You may not have more than five banker's drafts in a day from your account and any other savings accounts you have with us.

Other information

- We will communicate with you in English.
- You can ask for a copy of this agreement or download it from our website.
- For more information visit us at www.bankofscotland.co.uk or go to any Bank of Scotland branch.
- Cashpoint® is a registered trademark of Lloyds Bank plc and is used under licence by Bank of Scotland plc.
- Depositpoint™ is a trademark and used under licence by Bank of Scotland plc.
- The Post Office® and Post Office logo are registered trademarks of the Post Office Ltd.

Section O – Savings charges

Withdrawing cash in sterling in the UK.

If you take money in sterling from your account using any Halifax or Bank of Scotland cash machine in the UK, we won't charge you for the withdrawal. However, if you use a cash machine that isn't a Halifax or Bank of Scotland cash machine, you may be charged by the machine owner. If so, the machine will show you the amount and tell you that it will be taken from your account when you withdraw the cash.

Withdrawing cash in a currency other than sterling, or withdrawing sterling outside the UK, (at a cash machine or over the counter)

If you use your Cashpoint® card to withdraw cash in a currency other than sterling, or to withdraw cash in sterling outside the UK, the amount is converted to sterling on the day it is processed by Visa using the Visa Payment Scheme Exchange Rate. We will charge you a non-sterling transaction fee of 2.99% of the amount of the transaction and a non-sterling cash fee of £1.50 for each withdrawal. Where you elect to allow the cash machine operator/financial service provider to make the conversion to sterling for you, we will only charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.

Copy statements.

If you request a copy of a statement that has previously been issued to you, you may be charged a fee of £5 for each request. You won't be charged this fee if you have a passbook or use online banking and are registered for paperfree statements or if you haven't previously been sent the statement.

CHAPS fee.

If you ask us to transfer money electronically from your account to another UK account using the CHAPS system we'll charge you a fee of £25.

Charges for special services.

1. Special presentation – if you pay a cheque into your account over a branch counter you may ask us to specially present a cheque for a fee of £10.
2. Foreign currency and travellers cheques – you may ask us to use special services relating to foreign currency and travellers cheques. Ask at any of our branches with a counter for details.

Charges for international payments

International payments from your account	£9.50*
The Correspondent Bank Fee	Zone 1 (USA, Canada and Europe (non EEA)) – £12 Zone 2 (Rest of the world) – £20
International drafts	£20.00**
Electronic payments received from outside the UK other than by SEPA Credit Transfer	Receiving a payment up to and including £100 – £2 Receiving a payment of over £100 – £7
Foreign currency cheques paid into your account	Sterling value of £100 or less – £5 Sterling value more than £100 – 0.25% of the total sterling value to a maximum of £80. Our minimum charge will be between £8 and £15, depending on whether we negotiate or collect the cheque.

* You will share international payment charges with the recipient when the payment is made:

- in any currency to a bank account in the EEA; or
- in any EEA currency to a bank account in Switzerland, Monaco or San Marino.

Sharing the charges means you will pay our charge and the recipient will pay their bank's charges plus any agent bank charges that may apply.

If you make any other international payment, you can choose either:

- a) to share charges; or
- b) to pay both our charge and all agent bank charges.

If you choose option b), you will pay our charge and the Correspondent Bank Fee that replaces all agent bank charges. The recipient bank may charge its customer a fee but we cannot provide information about such a fee.

** If you cancel an international draft, refund conversions will be made using our standard exchange rate for the transaction on the day we receive the money.

Halifax Liquid Gold – Moneycard.

The only customers who have a Moneycard to use on their accounts are Halifax Liquid Gold customers who formerly had a Leeds Permanent Building Society Moneycard and kept this facility following the merger of the Leeds Permanent Building Society and Halifax Building Society.

Moneycard is not available to new customers.

Our Service Promise

Our promise is to do our best to resolve any problems you have. If you wish to complain visit your local branch or call **0800 072 8668** or **0131 278 3729** (Textphone **0800 389 1286** or **0131 278 3690**, if you have a hearing impairment). For more information visit **bankofscotland.co.uk/contactus/complain**

Get in touch

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

 0345 602 0304

 Visit your local branch

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 Next Generation Text (NGT) Service (available 24 hours a day, 7 days a week) or via Textphone on **0345 600 9644** (lines are open 9am – 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](https://www.bankofscotland.co.uk/accessibility/signvideo)

Bank of Scotland plc.

Registered in Scotland No. SC327000. Registered Office:
The Mound, Edinburgh EH1 1YZ.

Bank of Scotland is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

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.

Information correct as of November 2019.



**BANK OF
SCOTLAND**