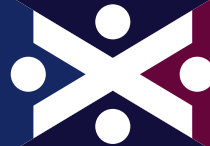


PRIVATE BANKING

**A FLEXIBLE CURRENT
ACCOUNT FOR YOUR
BANKING NEEDS**



**BANK OF
SCOTLAND**

GIVING YOU FLEXIBILITY AND PERSONAL SERVICE

As a Private Banking client, you can benefit from a current account that offers a personal service and flexible ways to look after your finances.

Our Flexible Current Account has no monthly fee, and comes with a range of simple ways to look after your everyday banking. We can also tailor your account to meet your needs, with a personal overdraft option available from the day you open your account.

Personal service

As a Private Banking customer, you'll have access to a dedicated Private Banking team. You can contact them by phone or email. Please note that any information you send by email isn't secure, and others could read it.

Put simply, it makes it easy for you to manage your money

The account offers benefits exclusive to our Private Banking customers – it's a welcome banking solution when time and flexibility really matter.

LOOKING AFTER YOUR DAY-TO-DAY BANKING

A personal overdraft

When you open your account, you can apply for an overdraft. We'll talk with you to agree a personal credit limit, overdraft rate and arrangement fee. Your personal credit limit will be subject to approval. Once agreed, we'll apply this to your account. Please ask us for details.

Lending is subject to our responsible lending criteria. How much we lend, the period and rate available are subject to our assessment of your circumstances. Specific eligibility criteria and conditions apply for certain types of lending. You must be 18 or over and a UK resident to apply.

Lending is subject to status and application and security may be required.

Overdrafts are subject to application and approval and repayable on demand. You must be 18 or over to apply.

Full details of our overdraft charges can be found by visiting: **bankofscotland.co.uk/pboverdrafts**

Text message alerts

If we have a mobile number for you, we'll send the following text messages.

Arranged overdraft alerts

To help you minimise charges we'll let you know by text:

- ▶ when you're about to use or you've started using your arranged overdraft
- ▶ when we've started to charge you for using an arranged overdraft.

To stop these alerts, text **STOPA** to **64447** or to opt back in, text **STARTA** to the same number.

Unarranged overdraft alerts

To help you manage your balance we'll let you know by text:

- ▶ when you need to pay money into the account to cover a standing order
- ▶ when you're about to use or have started using an unarranged overdraft.

To stop these alerts, text **STOPU** to **64447** or to opt back in, text **STARTU** to the same number.

You can stop all overdraft alerts by texting **STOP** to **64447** or to opt back in, text **START** to the same number. We'll apply your preferences to opt in or out of alerts to all your Bank of Scotland accounts, not just your Private Banking accounts. Stopping alerts may mean you incur avoidable costs. There are other alerts we send to help you keep your money safe and when we refuse a payment, which you can't stop.

You can check if we have a valid mobile number for you, or set one up using our mobile banking app, through online banking, or by calling us on **0345 711 1111**.

To find out more about alerts, please visit:
bankofscotland.co.uk/pboverdrafts

You may still receive alerts when you are abroad. Please check with your mobile provider for any charges they may make.

Text message alerts are sent seven days a week, including bank holidays. This is a free service for all eligible current account customers. We won't charge you for this service, but if you receive texts while abroad or to a non-UK mobile number, your network service provider may charge you.

Your Visa debit card – fast and flexible

Your account comes with a Visa debit card, which you can use:

- ▶ to buy both big and small items
- ▶ worldwide, wherever you see the Visa symbol
- ▶ as a safe and convenient alternative to carrying cash
- ▶ as a secure payment method for total reassurance.

Contactless payments

If your card is contactless, you can spend up to the current contactless limit without the need to enter your PIN.

Simply tap your debit card where you see the contactless 'wave' symbol.



You'll need to use your card and PIN first to activate this feature, and from time to time after that to help protect you from fraud.

You can also use your contactless card abroad where you see the 'wave' symbol. Please ask what their contactless limit is, as it can vary by country. If using overseas, charges may apply.

Secure online shopping

Bank of Scotland Secure, also known as Visa Secure, gives you extra security when shopping online and helps protect you from fraud.

It will either:

- ▶ verify the payment
- ▶ ask for more details to confirm it's you and not someone else using the card.

To find out more, visit: bankofscotland.co.uk/secure

PIN SAFE

Don't forget to keep your PIN safe at all times by shielding it when using cash machines and buying goods and services in shops.

BANKING THE WAY YOU WANT, WHEN YOU WANT

Online banking

You can register for online banking at:
bankofscotland.co.uk/aboutonline/sign-up

This allows you to:

- ▶ check your balance
- ▶ view statements
- ▶ set up or change standing orders and cancel direct debits
- ▶ pay bills, move money and make payments.

After you've registered for online banking, download our mobile banking app to your mobile and/or tablet to manage your money on the move.

We don't charge you to use our services. However, your mobile operator may charge for certain things, such as downloading or using the app. Please check with them for details. Services may be affected by phone signal and functionality.

Telephone banking

You can use our 24/7 automated service.

To speak to a member of our Private Banking Telephone team, call us on **0345 711 1111**. Advisers available 8am to 6pm, seven days, except bank holidays. Calls and online sessions may be monitored and recorded. Not all telephone banking services are available 24 hours a day, seven days a week.

There may be limits on some of the payments you can make and we may not be able to start processing all payments instructed out of normal banking hours.

Our Private Banking team can help you:

- ▶ check your balance and recent transactions on your current and savings accounts
- ▶ transfer money between your Bank of Scotland accounts
- ▶ pay your bills or make payments to other account holders

- ▶ send money outside the UK or in a foreign currency and order travel money.



Safe and secure

We promise to refund your money if you are a victim of fraud with our online banking. This applies as long as you use online banking carefully, doing what you can to protect yourself.

Find out more at:

bankofscotland.co.uk/security
where you can also find out how to spot and avoid scams.

WE MAKE IT EASY TO TRANSFER YOUR ACCOUNT

Moving your account

If you already have a Bank of Scotland current account, you could upgrade this to a Flexible Current Account.

For new customers, we can move your existing account to Bank of Scotland.

We can customise your account

We could tailor your Flexible Current Account to your needs.

We can do this over the phone or at the Private Banking office of your choice.

To apply, you must be 18 or over and resident in the UK (not including the Channel Islands and Isle of Man).

GET IN TOUCH

In our mobile banking app or go to:
bankofscotland.co.uk/privatebanking

0345 711 1111

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

You can call us using Relay UK if you have a hearing or speech impairment.
There's more information on the Relay UK help pages: relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language:
bankofscotland.co.uk/contactus/signvideo

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

If you want to make a complaint, you'll find helpful information at:
bankofscotland.co.uk/privatebanking/services/contact-us

To speak to us, call: **0345 711 1111** or **+44 131 278 3698** from outside the UK. Or visit a branch.

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

Eligible deposits with us are protected by the Financial Services Compensation Scheme: **bankofscotland.co.uk/fscs**
We are covered by the Financial Ombudsman Service.

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

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

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ.
Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct
Authority and the Prudential Regulation Authority under registration number 169628.

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

