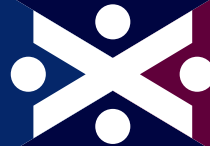


PRIVATE BANKING

**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 maintaining the account 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 will have access to a dedicated Private Banking team. You can contact them by phone or email (please note that any information sent by email is not secure and could be read by others).

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 are able to 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 will 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

**YOU COULD LOSE YOUR HOME IF YOU DO NOT
KEEP UP YOUR MORTGAGE PAYMENTS.**

Text message alerts

If we have a mobile number for you, we will 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 we refuse a payment
- ▶ 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. Your preferences to opt in or out of alerts will be applied 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 use to keep your money safe which you cannot stop.

You can check if we have a valid mobile number for you, or set one up through Internet Banking, in branch, 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.

Your Visa debit card – fast and flexible

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

- ▶ use it to buy both big and small items
- ▶ use it worldwide, wherever you see the Visa symbol
- ▶ a safe and convenient alternative to carrying cash
- ▶ 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.

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

Internet Banking

You can register for Internet 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 Internet Banking, download our Mobile Banking app to your mobile and/or tablet to manage your money on the move.

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 – 8pm, seven days a week. 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. Call **0345 711 1111** Mon-Fri 8am – 8pm, Sat 8am – 4pm



Safe and Secure

We promise to refund your money if you are a victim of fraud with our Internet Banking. This applies as long as you use Internet 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 it to a Flexible Current Account.

For new customers, we can switch your existing account to Bank of Scotland. We can switch all your payments for you, for example direct debits, standing orders and your salary.

With the Current Account Switch Service, this takes just seven working days.

To find out more, visit [bankofscotland.co.uk/switch](https://www.bankofscotland.co.uk/switch)



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

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 www.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 abroad.

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

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

To use our Mobile Banking app you need to have a valid phone number registered to your account. You can either use your Internet Banking details to sign in or you can register for the first time in the app. Our app is available to iOS and Android users only and minimum operating systems apply, so check the App Store or Google Play for details. Device registration required. The app doesn't work on jailbroken or rooted devices. Terms and conditions apply: bankofscotland.co.uk/aboutonline/online-conditions

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This information is correct as of November 2022 and is relevant to Bank of Scotland plc products and services only.

BOSPB103 (11/22)



**BANK OF
SCOTLAND**