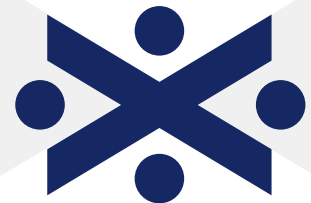


PRIVATE BANKING

BANK OF SCOTLAND PRIVATE BANKING

Self build loan



**BANK OF
SCOTLAND**

BANK OF SCOTLAND PRIVATE BANKING SELF BUILD LOAN



Important Notice

We recommend you consult your Solicitor or other independent legal adviser before making this Application. If we accept this Application we will issue you with a regulated Loan Agreement or unregulated Loan Agreement, as appropriate which is to be entered into further to this Application. Details of the terms on which we will make funding available to you will be specified in the Agreement should this Application be approved. If there is more than one of you, each of you is responsible for the Loan and obeying the Terms and Conditions of the Loan Agreement. Each of you should be aware of the action we will take in certain circumstances. Your Solicitor or other independent legal adviser should explain your rights and obligations under the Loan Agreement. You should ask your solicitor or other independent legal adviser to explain anything you do not understand.

Account Notes

The minimum age for opening or operating an account is 18. Applications for Self Build Loans are acceptable only if you are seeking short term borrowing to build a house. It is not available to businesses, associations, clubs or other non-profit making organisations without the express permission of the Bank. In common with other banks and building societies, we observe detailed account opening procedures laid down by the British Bankers Association, in co-operation with the Financial Conduct Authority.

When you open an Account, we may ask for additional information to confirm your identity. In common with other financial services providers, we have account opening procedures which reflect current legal and regulatory requirements (and best practice industry guidance) aimed at preventing money laundering and terrorist financing. In the event that these requirements are not satisfied but, nevertheless, money is paid into your account, we may suspend operations on the Account until identity is established. This is for your protection as well as ours, and is not intended to cause you inconvenience. Verification of individual identity of Authorised Signatories or Nominated Users is required. Details of home addresses, supplied within this Application, will be used to complete an electronic identification search.

Completion Instructions

Complete all white sections on the form in block capitals or tick where appropriate and return the completed application form in the envelope provided.

Before making an application please ensure that you and any joint applicant has read and agreed to the Customer Declaration and Data Protection above the signature box on this application.

1 About the applicants

First Applicant

Surname

First names

Your title Mr Mrs Miss Ms Other (please specify)

Any other name you use/have used (if applicable)

Your date of birth

Marital status Single Separated Married/
Civil Partnership

Divorced/dissolved Civil Partnership Living as married Widowed

Dependent adults living with you
Number Dates of birth

Dependent children living with you aged under 18
Number Dates of birth

Nationality

Second Applicant

Surname

First names

Your title Mr Mrs Miss Ms Other (please specify)

Any other name you use/have used (if applicable)

Your date of birth

Marital status Single Separated Married/
Civil Partnership

Divorced/dissolved Civil Partnership Living as married Widowed

Dependent adults living with you
Number Dates of birth

Dependent children living with you aged under 18
Number Dates of birth

Nationality

1 About the applicants

continued

Your contact details

Home

Mobile

Work

Email

Permanent address

Postcode

When did you move to this address?

Your previous address (if less than three years at current address)

Postcode

Your contact details

Home

Mobile

Work

Email

Permanent address

Postcode

When did you move to this address?

Your previous address (if less than three years at current address)

Postcode

2 About you and your partner

First Applicant

How many years were you at this previous address?

Mailing address (if different from your permanent address)

Postcode

Status at your current permanent address

Owner

Tenant
unfurnished

Tenant
furnished

Other, please give details

Country of residence (accounts only available to persons living in the UK)

Additional personal information to enable us to verify your identity and safeguard your account information.

Place of birth

Name of first school attended

Mother's maiden name

Second Applicant

How many years were you at this previous address?

Mailing address (if different from your permanent address)

Postcode

Status at your current permanent address

Owner

Tenant
unfurnished

Tenant
furnished

Other, please give details

Country of residence (accounts only available to persons living in the UK)

Additional personal information to enable us to verify your identity and safeguard your account information.

Place of birth

Name of first school attended

Mother's maiden name

3 About work and money coming in

First Applicant

Occupation

Second Applicant

Occupation

3 About work and money coming in

continued

Employment status

Full-time work	Part-time work	Self-employed	Retired
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	Unemployed	Other, please give details	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

Time with this employer or self-employed

Year	Months
<input type="text"/>	<input type="text"/>

Gross annual Salary

£

Net earnings (include overtime) after deduction of tax and National Insurance Contributions

£

How is this salary paid?

Weekly	Fortnightly	Monthly	4-weekly salary credit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

First Applicant

Employer's name and address

Postcode

How are you paid?

Direct to bank	By cheque	Cash
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Employment status

Full-time work	Part-time work	Self-employed	Retired
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	Unemployed	Other, please give details	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

Time with this employer or self-employed

Year	Months
<input type="text"/>	<input type="text"/>

Gross annual Salary

£

Net earnings (include overtime) after deduction of tax and National Insurance Contributions

£

How is this salary paid?

Weekly	Fortnightly	Monthly	4-weekly salary credit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Second Applicant

Employer's name and address

Postcode

How are you paid?

Direct to bank	By cheque	Cash
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4 Financial profile

First Applicant

Are you an existing Lloyds Banking Group customer?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

How long have you had your account with us?

Year	Months
<input type="text"/>	<input type="text"/>

What other accounts do you hold with Lloyds Banking Group?

Mortgage	Savings	Personal loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current account	Credit card
<input type="checkbox"/>	<input type="checkbox"/>

Lloyds Banking Group main account held

Account name

Account type

Account number

Sort Code	Years held
<input type="text"/>	<input type="text"/>

Visa	Mastercard	Other	None
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Second Applicant

Are you an existing Lloyds Banking Group customer?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

How long have you had your account with us?

Year	Months
<input type="text"/>	<input type="text"/>

What other accounts do you hold with Lloyds Banking Group?

Mortgage	Savings	Personal loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current account	Credit card
<input type="checkbox"/>	<input type="checkbox"/>

Lloyds Banking Group main account held

Account name

Account type

Account number

Sort Code	Years held
<input type="text"/>	<input type="text"/>

Visa	Mastercard	Other	None
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5 Monthly free funds

Expenditure	£	Income	£
Mortgage	£	First applicant	£
Council Tax	£	Second applicant	£
Finance Co Payments	£	Other income	£
Credit Cards	£	Total Income	£
Insurance	£	Total monthly free funds (after expenditure deducted from total income)	£
Utility bills/Housekeeping	£		
School Fees	£		
Vehicle/Travel Costs	£		
Other fixed outgoings	£		
Total Expenditure	£		

6 Statement of means

Assets and Liabilities Summary

Note - should there be insufficient space please complete details at ADDITIONAL ASSETS & ADDITIONAL LIABILITIES below.

*Clearly indicate whether assets/liabilities are held in sole or joint names.

Assets

Properties

please detail ownership - whether jointly owned or in sole name

Property 1

Owner

Full address

Postcode

Value

£

Date of valuation

Liabilities

(please detail all liabilities including those which are due to end shortly)

Property Loans

please detail account holder - whether joint or in sole names

Property 1

Amount outstanding

£

Name of lender

Yes

No

Capital & Interest Repayment

Interest rate and how calculated (if known, i.e: fixed, variable or margin over base rate)

If loan subject to tie in period
please state end date

Early redemption fee
(if applicable)

£

Final repayment date

6 Statement of means

continued

Property 2

Owner

Full address

Postcode

Value

£

Date of valuation

Life Policies

please detail life assured - whether joint or in sole name

Over life of

Company

Sum assured

£

Maturity date

Current surrender value

£

Indicative maturity value

£

Life Policies

please detail life assured - whether joint or in sole name

Over life of

Company

Sum assured

£

Maturity date

Current surrender value

£

Indicative maturity value

£

Property 2

Amount outstanding

£

Name of lender

Yes

No

Capital & Interest Repayment

Interest rate and how calculated (if known, i.e: fixed, variable or margin over base rate)

If loan subject to tie in period please state end date

Early redemption fee (if applicable)

£

Final repayment date

Any additional property details and associated mortgages/ borrowing should be provided on a separate sheet.

Other bank/finance company loans/hire purchase agreements

please detail account holder - whether joint or in sole names

Account in name of

Lender

Monthly repayment

£

Final repayment date

Amount outstanding

£

Interest rate and how calculated (if known, i.e: fixed, variable or margin over base rate)

Other bank/finance company loans/hire purchase agreements

please detail account holder - whether joint or in sole names

Account in name of

Lender

Monthly repayment

£

Final repayment date

Amount outstanding

£

Interest rate and how calculated (if known, i.e: fixed, variable or margin over base rate)

6 Statement of means

continued

Investments

please detail of owner - whether joint or in sole name

In name of

Company

Investment type

£

Maturity date

Current value

£

Investments

please detail of owner - whether joint or in sole name

In name of

Company

Investment type

Maturity date

Current value

£

Pension arrangements 1

please give details for all of your pensions

In name of

Pension Company

Monthly contribution

£

Charging structure

Retirement date

Last review date

Current value(s)

£

Guarantee obligations

please provide details of the guarantee - whether joint or in sole names

Name of borrower

Name of guarantor

Name of bank

Secured

Yes

No

Expiry date

Amount of Guarantee

£

Guarantee obligations

please provide details of the guarantee - whether joint or in sole names

Name of borrower

Name of guarantor

Name of bank

Secured

Yes

No

Expiry date

Amount of Guarantee

£

Credit cards

please detail all cards held by individual card holders

Card holder

Provider

Limit

£

Monthly repayment

£

Interest rate paid

Amount outstanding

£

7 About your Self Build Project

Have you identified a plot?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Planning permission granted?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Plot address					
<input type="text"/>					
<input type="text"/>					
<input type="text"/>					
Postcode					
Cost of plot	£	<input type="text"/>	Completion date	<input type="text"/>	
Current valuation of plot	£	<input type="text"/>	Funding required	£	<input type="text"/>
Building costs					
Estimated cost of build	£	<input type="text"/>	Funding required	£	<input type="text"/>
Total cost of Project					
Total cost of land and build	£	<input type="text"/>	Total funding required	£	<input type="text"/>
Project end valuation	£	<input type="text"/>	Source of repayment	<input type="text"/>	

8 About your Agents

Architect name					
<input type="text"/>					
Firm's name					
<input type="text"/>					
Address					
<input type="text"/>					
<input type="text"/>					
Postcode					
Telephone number	<input type="text"/>			Fax number	<input type="text"/>
Solicitor name					
<input type="text"/>					
Firm's name					
<input type="text"/>					
Address					
<input type="text"/>					
<input type="text"/>					
Postcode					
Telephone number	<input type="text"/>			Fax number	<input type="text"/>
Builder name					
<input type="text"/>					
Firm's name					
<input type="text"/>					
Address					
<input type="text"/>					
<input type="text"/>					
Postcode					
Telephone number	<input type="text"/>			Fax number	<input type="text"/>
NHBC Registered?					
Yes <input type="checkbox"/>		No <input type="checkbox"/>			

9 Your account requirements

Please collect debit interest:
from my nominated Bank of Scotland account.
Tick to confirm.

Sort Code

Account number

10 What to do next

Please read the following notes below, how we process your personal information and declaration

Credit facilities are not available to customers under 18. No card facilities are available on this account. Please note that the offer of any services and your application for a Self Build Loan will depend on us being satisfied with your status and financial standing.

Please remember

We will check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by visiting bankofscotland.co.uk/privateclients or by contacting your Private Banking and Advice Manager.

When considering an application for credit, we may use this information supplied to us to offer additional products.

11 How we process your personal information

Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as Bank of Scotland Private Banking, part of the Lloyds Banking Group. More information on the Group can be found at lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- ▶ to provide products and services, manage your relationship with us and to comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- ▶ for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about this and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- ▶ Information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- ▶ from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- ▶ from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- ▶ in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- ▶ the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- ▶ the right to get us to correct personal information that is wrong or incomplete.
- ▶ in certain circumstances, the right to ask us to stop using or delete your personal information.
- ▶ from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

11 How we process your personal information

continued

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

First Applicant

	Yes	No
Internet banking You'll see relevant messages when you log in to Internet Banking and our apps. If you choose 'no', you may still see messages, but they won't be tailored to you.	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>
Post	<input type="checkbox"/>	<input type="checkbox"/>
Device messaging You'll receive relevant notifications to your mobile device	<input type="checkbox"/>	<input type="checkbox"/>
Text messages	<input type="checkbox"/>	<input type="checkbox"/>
Phone	<input type="checkbox"/>	<input type="checkbox"/>

Contact from your relationship manager and your marketing choices

Personal contact is an important part of the service and your relationship manager may contact you personally by mail, telephone, email or text message to inform you about products and services offered by Lloyds Banking Group and others that they think are relevant to you, based on their understanding of your financial needs.

In addition to the service you have asked for from your relationship manager, we would like to keep you up to date on other products and offers from other parts of Bank of Scotland that may be of interest to you. Please let us know how you would like to hear from us below. These choices won't affect any necessary information we need to send you such as statements or the service you receive from your relationship manager and, don't worry, you can change your mind and update your preferences at any time.

Second Applicant

	Yes	No
Internet banking You'll see relevant messages when you log in to Internet Banking and our apps. If you choose 'no', you may still see messages, but they won't be tailored to you.	<input type="checkbox"/>	<input type="checkbox"/>
Email	<input type="checkbox"/>	<input type="checkbox"/>
Post	<input type="checkbox"/>	<input type="checkbox"/>
Device messaging You'll receive relevant notifications to your mobile device	<input type="checkbox"/>	<input type="checkbox"/>
Text messages	<input type="checkbox"/>	<input type="checkbox"/>
Phone	<input type="checkbox"/>	<input type="checkbox"/>

By saying **yes**, you are giving consent for Bank of Scotland to use your personal information to send you relevant offers and products. Bank of Scotland includes the following legal entities: Bank of Scotland plc; Lloyds Bank Insurance Services Limited; and Halifax Share Dealing Limited. Occasionally we will send you selected offers from other companies within Lloyds Banking Group that may be relevant to you.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at bankofscotland.co.uk/privacy or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us at bankofscotland.co.uk/contactus/how-to-complain/complain-online/. You can also call us on **0345 721 3141**.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 721 3141** and tell us you want to speak to our Data Privacy Officer.

Version control

This notice was last updated in February 2018.

12 Applicant's Signature and Declaration

I/We wish to apply to Bank of Scotland for a Self Build Loan.

Joint applicants: By applying in joint names, We acknowledge our joint and several liability to repay any advances made by the Bank to us as a result of this application together with interest, charges and costs, fees and expenses incurred by the Bank. We understand that you can recover any overdrawn balance on the loan account from either of us or both of us.

Sole applicants: If my loan application is successful I acknowledge my liability to repay any advances made by the Bank to me as a result of this application together with interest and charges and costs, fees and expenses incurred by the Bank.

All applicants: I declare that I have not been bankrupt or insolvent or entered into any arrangement with creditors or had any judgement or decree for debt outstanding (including any Sheriff Court decree or County Court Judgement).

Please tick as appropriate.

First applicant

Second applicant

OR

I declare that I have been bankrupt or insolvent or entered into an arrangement with creditors or had a judgement or decree for debt outstanding (including any Sheriff Court decree or County Court Judgement).

Please tick as appropriate.

Please provide details here:

First applicant

Second applicant

I authorise you to:

Make any enquiries of any third parties for reference purposes and for the third party to disclose any information to you.

I agree that:

You and any subsidiary or associated company of yours, will retain commission paid or allowed on any insurance you arrange.

I will notify you of any changes in circumstances relating to my purchase or loan before it is entered into and I authorise my conveyancer to disclose such information to you.

Relevant data may be passed to any guarantor of my loan or to their legal adviser;

If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt.

Any personal information I provide may be shared with the other parties connected with the application, including any guarantor.

Where I am making this application with another joint applicant, following completion you may act on the request of either of us for a payment arrangement, or drawdown of reserve/credit available under the loan payment holiday or the release of any retained funds). I also agree that such a request may be made in person, in writing, by telephone or online.

You may share the information about me and my application with HM Revenue and Customs 'HMRC'. This will help you to validate whether the income details provided to you are accurate. HMRC may also use the information for its own risk profiling activities and to establish any mismatch with declared income.

12 Applicant's Signature and Declaration

continued

The information and statements in this application form are complete and true to the best of my/our knowledge. By my/our signature below, if my application is successful, I/we authorise you to transfer the proceeds of the Self Build Loan to the relevant Agent named in this application form and specified in the draw-down instruction. If the proceeds of the Self Build Loan are required to be transferred by telegraphic transfer then I/we agree that the fee of £25 can be debited to the Self Build Loan Account.

Statements:

If your application is successful we will send you statements every month to give you details of any transactions on the account. Any reference to overdrafts and to planned and unplanned overdraft interest rates and any other information about overdrafts should be ignored because this information is not relevant to your Self Build Loan.

We will send account statements to both of you unless one of you signs here to say that you do not want us to send statements to you.

You can cancel this arrangement at any time by writing to us and we will then send separate statements to both of you.

If you do not both wish to receive statements, who should we send the statement to?

First applicant

Second applicant

First/Sole applicant's signature

Date

A joint loan means:

- ▶ Any of you can give us instructions independently of the others. This means that any one of you can, for example, withdraw money without the knowledge of the others, ask for statements and apply for and other services which are available.
- ▶ We can use money in your joint account to pay what one of you owes us on an account in a sole name.
- ▶ Each of you is separately responsible for complying with the terms of our agreement with you. If any one of you does not comply with the terms, we can take action against any or all of you alone or together.
- ▶ We may give any information about your loan and the payments on it to any of you and we can act on information about you which any of you gives us.
- ▶ A notice we send to one of you will count as notice to all of you.
- ▶ If we open a loan for you jointly and you later wish to take someone off the account you must all apply to do so.
- ▶ 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.
- ▶ When the joint loan is closed we may pay money we hold for you to any one of you.
- ▶ If any of you die, we can (but are not bound to) treat the remaining joint customers as entitled to all money and other assets we hold and may act on their instructions.

Second applicant's signature

Date

If we refuse your application you may want to talk about our decision with your Private Banking and Advice Manager. To help us to review your application, we may ask to see your last three months' bank statements (if applicable), ask for details of your accounts with other banks and building societies or ask for any other relevant information that would help your application. Alternatively, you may like to consider opening another account. Your Private Banking and Advice Manager will give you all the details you need.

13 Next Steps

Please return your completed application to your Private Banking and Advice Manager. We will consider your application and, if approved, open a Self Build Loan for you.

Thank you for choosing a Self Build Loan Account with Bank of Scotland.

For Bank use only:

Branch Sort Code

Account number

Account Name

Funding - Stage Payment Schedule

Stage 1 £

Stage 2 £

Stage 1 £

Stage 2 £

Stage 1 £

Stage 2 £

Stage 1 £

Stage 2 £

Funding – Stage Confirmation

Yes No

Release confirmation from Architect

If **no**, please give details

GET IN TOUCH

bankofscotland.co.uk/privateclients

0345 300 0268

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

We are committed to meeting the needs of all our customers. If you have a hearing or speech impairment you can contact us using the Next Generation Text (NGT) Service or via Textphone on **0345 601 6909** (lines are open 24 hours a day, 7 days a week). If you are Deaf and prefer to use BSL then you can use the SignVideo service available on our website bankofscotland.co.uk/accessibility/signvideo

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628. Telephone calls may be monitored or recorded.

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

Information correct as at: December 2025



**BANK OF
SCOTLAND**