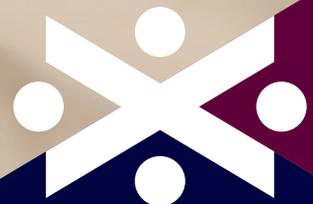


PRIVATE BANKING

**SPECIALIST LENDING  
DESIGNED AROUND YOU**



**BANK OF  
SCOTLAND**

By your side

## WHY BANK OF SCOTLAND PRIVATE BANKING?

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We pride ourselves on our long history of expertise and the personal service we offer to individuals, trustees and other types of borrower.



We're here to build long-term relationships with you and deliver an individual service.

We're committed to helping you secure the right funding for your individual finance needs.

By using our experts to individually assess your requirements and address any challenges, we aim to ensure you get the solution you need.



To be eligible for this service you must have a sole income of at least £100,000 or £250,000 or more in savings and/or investments, excluding personal pensions or property.  
Fees and charges will apply.

## OUR APPROACH

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With our dedicated team, you will have access to a bespoke lending service that tailors borrowing to your individual circumstances, taking into account your full net worth.



No two proposals are ever the same; we work to understand your needs and shape the solution to suit.



Our lending decisions take into account varying aspects such as your overall wealth, income, the viability of the proposal along with its affordability, sustainability and safety.



We offer flexible repayment options built around your income and planned asset disposals.



Pricing reflects the specific proposal details.



We can lend on an interest only or capital and interest repayment basis.

Our lending team can only deal with UK based lending requests.

## KEY SPECIALIST LENDING AREAS

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Your requirements can be the result of a range of life events or lifestyle decisions, from starting a family to making a career move or business investment, and from a windfall to a family bereavement.

We offer a variety of flexible short and long-term lending solutions that are individually tailored to help customers raise money for their personal needs. To give you an idea of just some of the options available, we can help with the following services:



Residential property purchase including high value mortgage and guarantor loans.



Inheritance Tax lending.



Bridging finance.



Lending to Trustees and non-personal entities that form part of a private wealth structure.



Investment property portfolios (up to 10 properties).



Overdrafts for short-term funding.

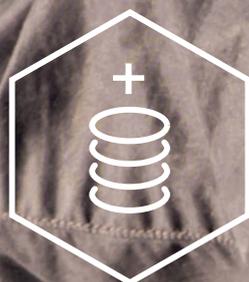


Self-build residential property development finance, including staged lending for projects to build or refurbish your home.



Business Investment raising finance for Business Investment purposes.

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How much we lend, the period and rate available are subject to our assessment of the borrower's circumstances. Specific eligibility criteria and conditions apply for certain types of lending. The borrower must be 18 or over and a UK resident to apply. Lending is subject to status and application. Security may be required. Overdrafts are subject to status and repayable on demand.

**YOU COULD LOSE YOUR HOME IF YOU DON'T KEEP UP YOUR MORTGAGE REPAYMENTS**

## TALK TO US

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Our clients each have their own individual financial requirements, from buying a family home to preparing for retirement or making a commercial investment. In the same way they may also require individual financial strategies to help achieve them.



At Bank of Scotland Private Banking, we offer a personalised service built around our clients' unique needs, provided by our experienced and skilled professionals.

We have a range of credit solutions available, and a team of experienced Lending Managers able to provide an individual service and bespoke approach to each lending request.



If you are an existing Private Banking customer please contact us on **0345 711 1111**.

If not and you are interested to find out more, please contact our team using the details below:

Call us on: **0345 878 0022**

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'RE HERE TO HELP

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We would be delighted to discuss how Bank of Scotland Private Banking can help meet your individual finance needs through our specialist credit solutions.



If you want to make a complaint, visit a branch or learn more online at:  
**[bankofscotland.co.uk/contactus/complain](https://bankofscotland.co.uk/contactus/complain)**

To speak to us, call: **0800 072 8668** (+44 131 278 3729 outside the UK). Adviser service: 24/7

You can also write to:

Bank of Scotland, PO Box 761, Leeds LS1 9JF

We'll confirm who will be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

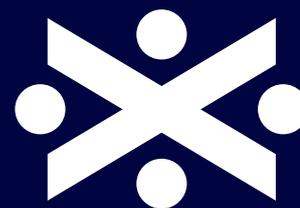
If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

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](https://relayuk.bt.com)  
SignVideo services are also available if you're Deaf and use British Sign Language:  
**[bankofscotland.co.uk/contactus/signvideo](https://bankofscotland.co.uk/contactus/signvideo)**

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

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Information correct as of February 2025.



**BANK OF  
SCOTLAND**