

# Flexible Current Account



**Flexibility and personal service  
designed to meet all your  
banking needs.**

## Personal service

As a Private Banking client, you can benefit from a current account that offers a high standard of personal service delivered by your Relationship Manager.

Our Flexible Current Account is tailored to meet your needs by covering all your day-to-day banking requirements.

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

The account offers benefits and flexibility only available to Private Banking customers. It's a welcome solution when your time really matters.

### Who can join?

Our Private Banking clients typically earn in excess of £100,000 a year or have significant net investable assets to deposit.



## A current account you can bank on

### Personal overdrafts with your account

We are delighted to be able to offer you an instant overdraft which you are free to use immediately if you want. You can also take advantage of an overdraft rate, and any overdraft arrangement fee, which is agreed individually with you. Once we have agreed your credit limit, we will immediately apply this to your account.

To get an overdraft you may have to provide security in the form of property or assets. This security allows us to pay off the overdraft if you can't.

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

The actual rate available to you will depend on your circumstances. Please ask us for details.

We can collect any interest owed to us directly from your Flexible Current Account, or any other Bank of Scotland bank account you have in the UK.

**All overdrafts are subject to a review of your circumstances and are repayable in full on demand.**

### Interest on your money

We work out the credit interest due to you each day and pay it into your Flexible Current Account or any other Bank of Scotland bank account. The account interest is paid to will be the account you select on your application form.

### Personal service

Private Banking clients have access to a team of experienced Relationship Managers, committed to carrying out your instructions efficiently as part of a high-quality, flexible service. You can contact our Relationship Managers by phone, fax or meet them face-to-face if you prefer. We have offices throughout the UK, and will always arrange meetings to fit around your plans.

### Fast cash when you need it

With a Visa debit card you can pay for goods and services wherever you see the Visa sign, both at home and abroad. You can also benefit from the 'chip and PIN' technology which is designed to protect you from card crime and reduce the chance of fraud. The card also allows you to withdraw up to £500 a day (if the money is available in your account) from over 51,000 cash machines in the UK, and a whole lot more abroad.

### Secure online shopping

Our Visa debit cards are part of the 'Verified by Visa' scheme. This means that when you shop online with your Visa debit card, retailers who are part of the scheme will ask you to enter your chosen password before you can make a payment. This extra security will help to reduce online fraud. You can register for Verified by Visa when you use your card at the website of a retailer taking part in the scheme, or you can register any time on our website at [www.bankofscotlandhalifax.co.uk/secure](http://www.bankofscotlandhalifax.co.uk/secure).

You can choose your own password for all your Bank of Scotland debit cards. For more information and to find out which retailers are taking part in this scheme, please visit [www.bankofscotlandhalifax.co.uk/secure](http://www.bankofscotlandhalifax.co.uk/secure).

## The way you want...when you want

You can contact us in the following ways.

**By phone:** You have 24-hour access to your account, from anywhere in the world, through our Telephone Banking service. You can use this service to check your balance and amounts paid into and out of your account, pay bills, order chequebooks, order holiday money and much more.

**Online:** We offer free Internet Banking (you will still have to pay your internet service provider for your internet access). This service gives you the benefit of being able to manage your money online, view recent payments into and out of your account, pay bills, set up or change standing orders, cancel direct debits and transfer money to other bank accounts. You can do this with the peace of mind that our online service is safe and secure. If you are a victim of online fraud through using our online service, we guarantee that you will not lose any money from your account as we will provide a full refund, as long as you have taken reasonable responsibility to protect you and us from unauthorised access to your account. Please see information in your Account Conditions about the steps you need to take to keep your details secure.

## Transfers made easy

If you already have a Bank of Scotland Current Account, upgrading to a Flexible Current Account is a simple process.

For new customers, we can move your existing account to Bank of Scotland with the minimum of hassle.

## Your account customised in minutes

It takes just a few minutes of your time for us to tailor your Flexible Current Account to your needs. We can do this over the phone or at the Private Banking office of your choice.

## What to do next

To apply for your Flexible Current Account, simply fill in the enclosed application form and return it to your Relationship Manager.

To apply for a Flexible Current Account you must be 18 or over and resident in the UK (not including the Channel Islands and the Isle of Man).



## Important Information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. This means, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account.

Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, Lloyds Bank Corporate Markets, Lloyds TSB Corporate Markets, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names.

If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch. or refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100.



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large type and audio.**

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Authorised and regulated by the Financial Services Authority.

We subscribe to the Lending Code, copies of the Code can be obtained  
from [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk).

We are committed to meeting the needs of all our customers.  
If you have a hearing or speech impairment, you can use Typetalk whenever  
you contact us, or contact us using Textphone on 08457 626 993  
(lines open 9am-5pm, 7 days a week).

For visually impaired customers, we can provide documents in large print,  
Braille or on audio. Please speak to your Relationship Manager.