

# Business Travel Solution Conditions of Use and Guide for payment devices and online solutions

for Cardholders and Programme Administrators of all Corporate Card products,  
and users of the Embedded Payment Solution (EPS) or any Corporate Card online solutions, including CCIS and CCDM.

## Conditions of Use – how to use your Corporate Card products

### Things you must do

1. Only use the payment devices and online solutions that we give you access to for authorised business purposes (your business will tell you what this covers).
2. Tell us if you change your name, address or other information you have given us.
3. Keep safe your PIN, security details and any information you have about cards, payment devices and online solutions. Do not give them to anyone, including our staff. They must be kept secret and, if you write them down, they must not be recognisable or kept with cards, Business Travel Solution (BTS) or Embedded Payment Solution (EPS) details, or details about cards. PIN numbers and security details must not be easy for someone else to guess. They should be changed if we recommend this or if you suspect someone else might know them.
4. Stay within the limit of your payment device.
5. Tell us immediately if (a) any payment device is lost or stolen; (b) you think someone else knows any security details, including for online solutions; or (c) any payment device or online solutions might have been misused.
6. Check any cardholder statements as soon as possible when you receive them, preferably within 30 days. Tell us straight away if an entry seems wrong. Co-operate with us and the police if we need to involve them.
7. Take reasonable steps to protect the systems and equipment behind our online solutions from viruses and other intrusive devices, including by making sure your equipment is compatible and virus free.
8. Stop using the payment devices and online solutions immediately if you stop being an employee, contractor or agent of the business for any reason. If applicable, you must give them to the business.

### Things you must not do

1. Let third parties, including our staff, use payment devices or access our online solutions.
2. Misuse any online solutions you have access to. You must respect the intellectual property rights in these solutions, which belong to us and others. You do not have any rights in our online solutions except the access rights we give you. You must not make changes to our online solutions or create any links to or from a website to them. You must not use our online solutions in countries where doing so is unlawful.

We may make changes to these Conditions of Use for any reason at any time. If the Conditions of Use change, we will tell Programme Administrators, and Programme Administrators will tell cardholders and users.

## Frequently Asked Questions

### What must I do first?

You must sign any plastic card. You also need to activate plastic cards, BTS details and EPS in the way we tell you when we give you them.

### What is my card or spending limit?

Your Programme Administrator will tell you this and also whether or not there are restrictions on what you can do with the card, BTS details or when using EPS.

### Can I get cash?

Your Programme Administrator can tell you this.

### Can I change my PIN?

You can change your PIN at any of our ATMs. Try not to choose a PIN that is easy for someone else to guess.

### How must I use my card, BTS details or EPS?

You must follow the instructions provided by the supplier you are buying from. You can normally make payments by:

- Chip and Pin
- Contactless
- signing a sale voucher
- adding BTS details to a travel booking site
- embedding and using EPS with a supplier.

### What must I do if my payment device is lost or stolen or is being misused, or if someone finds out any of my security details, including for online solutions?

Tell us by calling us on 0800 096 4496 (24 hours if it's about a lost or stolen payment device and Monday to Friday 8am–8pm, Saturday 9am–4pm if it's about fraud). If abroad, call +44 1908 544059.

### Why would my transaction be declined?

It might be declined because (a) you have already reached your card or spending limit; (b) you are restricted by your business from making the transaction; (c) to protect your business from fraud or security concerns; (d) a regulatory requirement means we have to decline the transaction; or (e) we are owed money by your business.

It might also be declined because your payment device has been suspended or cancelled and this could be for the above reasons too. As soon as we can, we'll tell the business that we are going to stop or have stopped the use of a payment device and why, unless the law says we can't or it would undermine our security measures. We won't stop it for longer than we need to. We'll let it be used again or provide a new one as soon as possible.

### What can I do if my transaction is declined?

You can contact our Customer Services centre by calling 0800 096 4496 (if abroad +44 1908 544059). This helpline is available 24 hours a day, seven days a week. You can also contact your Programme Administrator.

**Can I cancel a transaction?**

What transactions can you cancel?	<ul style="list-style-type: none"><li>• Transactions scheduled for a future date.</li><li>• A series of recurring transactions.</li></ul> You cannot cancel other transactions once you have authorised them.
What you must do to cancel	<ul style="list-style-type: none"><li>• Tell us by the end of the day (8pm Mon–Fri, 4.30pm Sat) before the day the transaction is due to be made.</li><li>• Tell the supplier you have asked us to cancel the transaction. If you also want to cancel your agreement with them, you will need to do that directly with the supplier.</li></ul>
What will happen	<ul style="list-style-type: none"><li>• We will not carry out a transaction once you have cancelled it in this way.</li><li>• Unless you tell us otherwise, we will treat cancellation of recurring transactions as cancelling all future transactions in the series.</li></ul>

**Who pays for my transactions?**

Your business is responsible for payment.

**What must I do if I have a problem with a transaction?**

If you see a transaction you don't recognise, contact us without delay on 0800 096 4496 (24 hours if it's about a lost or stolen payment device, but Monday to Friday 8am–8pm, Saturday 9am–4pm if it's about fraud.) If abroad, call +44 1908 544059.

If you have a different problem or a question about a transaction, for example about the goods or service paid for, you should contact the relevant supplier.

**Is there a charge for using the online solutions?**

We will not charge you for using our online solutions. Your mobile operator may charge you for using certain services such as downloading or using our online solutions on your devices.

**How do I get help with online solutions?**

You can contact our Customer Services centre by calling 0800 096 4496 (if abroad +44 1908 544059). This helpline is available 24 hours a day, seven days a week. You can also contact your Programme Administrator.

**Our Service Promise**

We aim to provide excellent customer service whenever you deal with us. If we don't, please tell us so we can try to put things right. You can contact the business's relationship manager or customer services centre (or anyone in their teams). You can find details on our website of what will happen next and how we handle complaints.

**Data protection**

Your information will be held by Bank of Scotland plc, which is part of the Lloyds Banking Group.

It is important that you understand how your personal information will be used. Therefore, we strongly advise you to read Our Privacy Statement, which you can find at <http://business.bankofscotland.co.uk/business-home/legal/personal-and-business-data> or you can ask us for a copy. By using a payment device or our online solutions, you agree to your personal information being used in the ways we describe in Our Privacy Statement. Please let us know if you have any questions about the use of your personal information.

[www.bankofscotlandbusiness.co.uk](http://www.bankofscotlandbusiness.co.uk)

**Please contact us if you'd like this in Braille, large print or on audio tape.**

We accept calls via Next Generation (NGT) Service (previously Text Relay/Typetalk).

We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Please remember we cannot guarantee security of messages sent by e-mail.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices.

You can also find details on our website, at [www.bankofscotlandbusiness.co.uk/get-in-touch](http://www.bankofscotlandbusiness.co.uk/get-in-touch)