

1. Bacs services

Tariff name and description	Tariff per item
Bacs - files	£5.50
Bacs - items distributed	15p
Bacs - over limits	£50.00
Bacs - setting up a new Bacs service user number	£250.00 minimum for applications including Direct Debit £150.00 for Direct Credit only application
Bacs - recall	£5.00 per recall
Bacs - PKI Smartcard reader	£29.79 per reader plus VAT
Bacs - PKI Smartcard - new replacement or renewal smartcard used to secure direct submissions of files to Bacs	£25.53 per Smartcard plus VAT
Bacs - hardware security certificate	£553.18 per hardware security certificate plus VAT

Information and charges correct as of July 2025

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

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

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

Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

Our Service Promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at bankofscotland.co.uk/business/contactus