

Guide to changes



We've included everything you need to know about what's changing on **10 July 2026**. Please read this information and share with anyone else in your business who needs to be aware.

We'll apply any changes to your account charges from your July billing period. If you open any additional business accounts before 10 July 2026, the changes will apply to those too.

If you hold any pledged accounts, the general account maintenance fee changes shown below won't apply to these account types.

You can see your full terms and conditions, including all charges and processing times at bankofscotland.co.uk/business-account-terms or scan the QR code.



Some costs are increasing

Payment type	Current fee	New fee from 10 July 2026
General account maintenance fee	£8.50 a month for each account	£10 a month for each account
Cash paid in Branch counter, cash machine, depositpoint™, Nightsafe or third-party deposit method like the Post Office	£1.50 every £100	£1.60 every £100
Cash paid out Cash withdrawn at a branch counter or third-party, like the Post Office	£1.50 every £100	£1.60 every £100
Cheque paid in Branch counter, cash machine, depositpoint™, Nightsafe and Postal Cheque	£1.00	£1.20
Cheque paid out	£1.00	£1.20

We're removing charges for many Electronic Payments

Payment type	Current fee	From 10 July 2026
Electronic Payments (out) Direct debits, faster payment debits, standing orders, internet bulk payments and online/Phonebank payments. Applies to payments made through Business Internet Banking only.	Free for the first 100 payments, then £0.20	No fee

Some charges for paying in cash and cheques are staying the same

Payment type	Current fee	From 10 July 2026
Cash paid in Immediate Deposit Machine or Automated Deposit Machine		£0.85 every £100
Cheque paid in Immediate Deposit Machine or Business Mobile Banking app		£0.85

Want to see what your monthly costs could look like?

Use our online charges calculator at bankofscotland.co.uk/bccalculator to crunch the numbers.

Extra protection for your money with increased FSCS limits

The Financial Services Compensation Scheme (FSCS) now protects up to £120,000 of any eligible deposits held with us - up from £85,000. Find out more at business.bankofscotland.co.uk/savings/financial-services-compensation-scheme

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Business Mobile Banking app - Use of Mobile Banking is subject to our Business Internet Banking Terms and Conditions - registration required. You will need a smartphone running a recent version of iOS or Android operating system. Services may be affected by phone signal and functionality.