Customer Statement Message - Inward

Contains additional terms and conditions for the Customer Statement Message - Inward service that you receive from us.

1. **Meaning of words we use**
   - **Customer Account** The bank account(s) held at the **Forwarding Bank** that you choose from time to time.
   - **Customer Information** Balances and/or statements relating to the **Customer Account**.
   - **Customer Statement Message (Inward)** (also known as an **MT940/camt.053**) An electronic account statement that is an international standard developed by **SWIFT** for the paperless transmission of account information.
   - **Forwarding Bank** The bank that will send the **MT940/camt.053** to us.
   - **Service** The service provided under these Product Specific Conditions.
   - **SWIFT** The Society for Worldwide Interbank Financial Telecommunication that supplies secure messaging services and interface software to wholesale financial entities.

2. **What do you need to read to understand your agreement with us relating to the Service?**

   These Product Specific Conditions are just one part of the agreement between you and us relating to the **Service**.

   You also need to read:
   - The General Conditions
   - The authority you have given to us
   - Your application form for the **Service**
   - The Account Charges & Processing Times brochure
   - The charges schedule relating to the **Service**

3. **What happens if the documents that make up the agreement say different things?**

   If these Product Specific Conditions say one thing, and the General Conditions say another, these Product Specific Conditions will apply.

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4. When will we start providing the Service to you?

We will start providing the **Service** to you on the date we agree with you in writing.

If we need information from you to provide the **Service** to you, you will provide that information to us. You will also make sure that the **Forwarding Bank** works with us so that, when we require it, the **Customer Information** can be provided by the **Forwarding Bank** in a form that is acceptable under **SWIFT** rules and regulations.

5. How does the Service work?

Where we receive the **Customer Statement Message (Inward)** from **Forwarding Banks**, we will update your internet banking with your balance and/or statements relating to the **Customer Accounts**.

6. Which rules are relevant to the way the Service works?

The **SWIFT** rules and regulations apply to the **Service**.

7. What charges will you pay for the Service?

The charges are set out in the charges schedule for the **Service**. This is unless we agree different charges with you.

We will send you an invoice monthly and you must pay that invoice by direct debit.

8. What are we responsible for relating to the Service?

We will not be bound by any representation or warranty given by our employees or agents in connection with the **Service**, unless it has been confirmed in writing.

We display the **Customer Information** from the **Forwarding Bank** to you. We do not have any control over the **Customer Information** they send to us. If that **Customer Information** turns out to be inaccurate or incomplete, we will not be responsible for any money you lose.

We will not be responsible for any loss, damage, injury, interruption, delay or non-performance relating to the **Service**, except when it is directly caused by our fraud, wilful default or negligence.

9. When can we suspend or end the Service?

The General Conditions set out information about closure and suspension of accounts and services, but there are some additional things you need to know about this **Service**.

We may suspend the **Service** immediately if any financial institution or network operator that we use to provide the **Service** is no longer willing to provide their services to us. This means we cannot continue to provide the **Service** to you.

Tell us what you think of this communication.

We won't ask for any personal information in this survey.

Our service promise

Please let us know if you have a problem – we're here to help. See our complaints process on our 'Help & Support' page at **business.bankofscotland.co.uk/complaint**

Find out more

Speak to your relationship team

bankofscotland.co.uk/business

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

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