

Business Banking Client Call Account additional conditions

These additional conditions apply to your Business Banking Client Call Account, in addition to the Business Banking General Conditions. If an additional condition conflicts with a general condition, the additional condition applies.

1. Meaning of words we use

Account Your Business Banking Client Call Account(s).

Charges Brochure (a) the Business Banking "Your account charges explained" brochure; and (b) the rates and charges sheet.

Trading Turnover Funds used to maintain your day-to-day cashflow.

you, your The business named on this Account.

we, us, our Bank of Scotland plc. The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000.

2. Your Account

2.1 The maximum balance on the Account is £5 million.

2.2 The Account must only be used to hold client funds. The Account is available to customers who are regulated by an approved body. You can get details of which bodies are approved by contacting us.

2.3 The money paid into the Account belongs to the clients of yours for whom you are holding the Account.

2.4 If we reasonably believe that the Account is being used for Trading Turnover, we may give you two months' notice to close the Account. Until the Account is closed, we will apply our standard charges for current accounts. For full information, please consult our website at bankofscotland.co.uk/business or contact your business management team.

3. Interest earned on money in your Account

3.1 You can see details of the rates of interest we pay on your Account (if any) and the balances on which the rates are payable at bankofscotland.co.uk/business

3.2 At any time, you can contact your business management team to check your interest rates and to get details of interest-rate changes.

4. Borrowing from us

- 4.1 The authorised signatories are not permitted to allow the Account to become overdrawn.
- 4.2 We will not agree an Authorised Overdraft on these Accounts. If the Account does become overdrawn, we will charge interest at the relevant rate for Unauthorised Overdrafts. Other charges may also be incurred. For details of our Unauthorised Overdraft interest rate, please refer to our Charges Brochure or bankofscotland.co.uk/business.

5. Payments to and from your Account

- 5.1 Standing orders and direct debits are generally not available on your Account.



The Clear English Standard applies to the wording only.

 bankofscotlandbusiness.co.uk

 0345 300 0268

 Visit your local branch

Please contact us if you'd 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 www.relayuk.bt.com

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628. We adhere to The Standards of Lending Practice, which are monitored and enforced by the LSB www.lendingstandardsboard.org.uk

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.

