

# Business Banking Instant Access Account additional conditions

These additional conditions apply to your Business Banking Instant Access 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 Instant Access Account(s).

**Surplus Business Funds** Funds that are not needed for your day-to-day cashflow.

**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 Account is for Surplus Business Funds only and you must not use it for Trading Turnover.

2.2 You can make withdrawals from and deposits into the Account without notice.



The Clear English Standard applies to the wording only.

2.3 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](http://bankofscotland.co.uk/business) or contact your business management team.

2.4 The maximum balance per account is £5 million.

2.5 Interest will be paid on the 10th day of each calendar month or the next Business Day or on closure of the Account.

## 3. Borrowing from us

3.1 The authorised signatories are not permitted to allow the Account to become overdrawn.

## 4. Payments to and from your Account

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

 [bankofscotlandbusiness.co.uk](http://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 Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2755 (lines open 7am-8pm Monday to Friday and 9am-2pm Saturdays).

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](http://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.