COMMERCIAL BANKING

Your Agreement

Product Specific Conditions

Business Debit Card

Contains additional terms and conditions for the Business Cards you receive from us.

Meanings of words we use

Account

A business current account in your name.

Authorised User

Any person, which we issue a **Card** to, relating to your **Account** and who is authorised by you to use it.

Card

A Business Debit Card or a Business Keycard issued under these Product Specific Conditions, including any replacement **Card**.

Card Transaction

A **Debit Card Transaction**, **Cash Machine Transaction**, **Counter Transaction** or any other transaction we say that you can make using your **Card** or **Card** number.

Cashback

Use of the **Card** to obtain cash from a retailer who has agreed to accept the **Card** alongside a purchase from that retailer.

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Cash Machine Transaction

Use of a **Card** and PIN to obtain cash from an ATM.

Counter Transaction

Use of the **Card** and PIN to obtain cash from a counter in a branch of Bank of Scotland, or other banks where possible. If you hold an eligible **Card**, this may include the use of Post Office® branches where counter services are available.

Debit Card Transaction

Use of the **Card** or the **Card** number to make or authorise any payment to a retailer who has agreed to accept the **Card** – for example, when you use it to pay for goods or services or for **Cashback**.

Device

Anything such as a **Card**, electronic wallet, smartphone or other device you can use on its own or combined with **Security Details** to access an **Account** or service or give instructions.

Security Code

The last three digits on the signature strip on the reverse of a **Card**.

Security Details

Details or security procedures that an **Authorised User** must follow or use to make an instruction, confirm their identity or access a **Device**.

Example: a password, security code (or PIN), or biometric data such as a fingerprint.

Service

The service described in these Product Specific Conditions.

1. What is the Business Debit Card Service?

The **Service** involves us issuing **Cards** to you for use by individuals you nominate as **Authorised Users** on the **Account**.

2. What do you need to read to understand Your Agreement with us?

2.1 These Product Specific Conditions are just one part of the agreement between you and us relating to the **Service**. You also need to read:

2.1.1 The General Conditions;

2.1.2 The authority you have given to us;

2.1.3 Your application form for the **Service**, which may be online journey screens which you complete through our website; and

2.1.4 The Account Charges and Processing Times brochure.

3. These Product Specific Conditions apply in addition to the terms and conditions that you have for any **Accounts.**

4. What happens if the documents, which 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.

5. Can you authorise other people to have a Card on your Account?

Yes, we may issue a **Card** (and issue or agree related Security Details) for use by an individual you nominate as an **Authorised User** on the **Account**.

6. What are your responsibilities in relation to your Authorised Users?

6.1 You are responsible for all amounts owed from the use of a **Card** by an **Authorised User** and any losses that we suffer as a result of any **Card** being issued to an **Authorised User**. You will be responsible if an **Authorised User** breaks Your Agreement with us when using the **Card**.

6.2 You must make sure that:

6.2.1 Each **Authorised User** signs their **Card** as soon as they receive it;

6.2.2 **Authorised Users** must not allow anyone else to use their **Card**, **Card** details or **Security Details** and must always keep their **Card** and **Security Details** safe;

6.2.3 Any **Card** and **Card** details are not used for anything illegal; and

6.2.4 Each **Authorised User** does not share any **Device** with anyone else and does not let anyone else set up a **Device** security process such as fingerprint recognition in relation to any **Device** where a **Card** is stored.

7. How do you ask us to issue a Card to a new Authorised User?

You may be able to do this online or you may be asked to download and complete the application form we provide. The application process can be found on our website.

8. What do you need to do to protect the security of the Cards and your Account?

8.1 The General Conditions set out details of what you need to do to keep your **Security Details** and **Account** safe. You must also make sure that your **Authorised Users** follow the security instructions in the General Conditions and do the following:

8.1.1 On receiving a PIN or other written **Security Details**, the **Authorised User** must memorise the number and then destroy the slip on which it is printed;

8.1.2 You and all **Authorised Users** follow any instructions that we give you about the safekeeping of a **Card**, **Card** details and **Security Details**; and

8.1.3 An **Authorised User** must never write **Security Details** on their **Card** or on anything they ever keep with the **Card**.

8.2 When an **Authorised User** receives a PIN, they can change it to one of their own choice through our ATMs by following the on-screen instructions that appear when they enter the current PIN.
This option is not available for the last 30 days before a **Card** reaches its expiry date. To prevent fraud, we do not allow the use of some easily guessed numbers.

8.3 Any programs and data held on an integrated circuit within a **Card** are our private property. It is a criminal offence to obtain unauthorised access to a program or data in the chip, or to make unauthorised modifications to the chip's contents.

9. How can a Card be used?

9.1 A **Card** can be used to make withdrawals and (if you have a debit **Card**) **Debit Card Transactions** from your **Account**. If the service is available, it may also be possible to use the **Card**, **Card** number and PIN to make deposits into your **Account**.

9.2 You should tell us as soon as possible by phoning us on **0345 300 0268** if you or an **Authorised User** becomes aware of a **Card Transaction** that has not been authorised. You can find more information about what to do if your **Card** has been lost or stolen here – **business.bankofscotland.co.uk/report-business-card**

9.3 There are limits on how much cash **Authorised Users** can withdraw per day (if funds are available) from ATMs in the UK as well as banks and bureaux de change showing the VISA sign abroad. These are available on our website. If a **Card** is used to withdraw cash from another bank, ATM operator or bureau de change, there will be a currency conversion fee. ATM limits may also apply.

9.4 A **Card** and PIN can be used in some ATMs and at counters in some bank branches to get information about the accounts in your name. By agreeing to these Product Specific Conditions, you give us your consent to disclose this information to an **Authorised User**. You can withdraw this consent at any time by stopping an **Authorised User** from using a **Card**.

10. Can the Cards be used with an electronic wallet?

In some circumstances, you may store a **Card** in an electronic wallet and any payment instruction you or an **Authorised User** gives using a **Card** via an electronic wallet will be treated in the same way as any other **Card Transaction**.

11. How do you stop an Authorised User from using a Card?

You must destroy the **Authorised User's Card** by cutting it in half across the black stripe or through the smartcard chip. If the **Card** is also held in a **Device** such as an electronic wallet, you must make sure that the **Authorised User** also deletes the **Card** from that **Device**. You will also need to contact us to block the **Authorised User's** use of the **Card**.

12. What happens if a Card expires or we want a Card back?

12.1 A **Card** is only valid for the time period printed on it. You must ensure it is not used outside that period but we may provide you with a new one.

12.2 All **Cards** belong to us. If we ask for a **Card** back, you must ensure it is not used again. You must return it immediately, cut in half across the black stripe or through the smartcard chip. A person acting for us may take or retain the **Card** on our behalf.

13. How can the Service be ended?

13.1 You may end the **Service** at any time by writing to us and sending back all **Cards** issued on the **Account**, cut in half across the black stripe or through the smartcard chip.

13.2 The General Conditions set out some circumstances when we are allowed to end the **Service**. If your **Account** closes for whatever reason, we can immediately end the **Service**.

13.3 After this **Service** comes to an end, we can go on deducting the amount of any **Card Transactions** from your **Account**.

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

If you need support, you can call our Business Management Team on **0345 300 0268**. We're available from 7am to 8pm, Monday to Friday, and 9am to 2pm on Saturday. This excludes bank holidays.

bankofscotland.co.uk/business

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.

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

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