

Corporate MultiPay.

Guide for programme administrators.



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Putting you in control.

Your organisation has chosen to streamline its existing supplier payment practices by using a Bank of Scotland Corporate MultiPay programme.

About Corporate MultiPay.

A Bank of Scotland Corporate MultiPay account helps your company take efficiency to the next level. By combining the two most vital corporate card functions – travel and entertainment and business purchasing – a Corporate MultiPay programme integrates card activity across categories, giving you a clear and unified overview of your company expenditure so you can easily analyse spending patterns.

Considerable sums of money are spent on travel and entertainment and on business procurement, mainly through a traditional Purchase Order – Purchase Invoice process. The expense claim process can result in a high cost to the business as well as taking much more administrative effort and time than it needs to.

Corporate MultiPay provides you with the ability to streamline the procurement process, delivering significant financial and administrative benefits to your colleagues and Finance team, through enhanced data capture and automated reconciliation processes.

There are a number of decisions that you and/or your colleagues have already made about your card programme to enable us to set it up for you.

These decisions are:

- ▶ Billing – The outstanding balance is settled centrally by the business.
- ▶ Monthly spending limits for cardholders.
- ▶ Overall programme limit as agreed with your relationship manager.
- ▶ Transactions volume/value limit for cardholders.
- ▶ Transaction blocking for certain categories of spend.

Online servicing and reporting solutions.

You can now access transaction data and reports relating to your organisation's card programme via the internet using our Online Card Management System.

Guidance at your fingertips.

This guide provides information to help you with the day-to-day administration of the programme, as well as to help you answer questions from your cardholders.

Giving an overview of the roles and responsibilities of the programme administrator, it covers areas such as the application process, card security and additional benefits. It will enable you to work together with us, sharing best practices, to ensure your card programme meets your business requirements.

The programme administrator's role – an overview.

As programme administrator you are the point of contact between your organisation, your organisation's cardholders and us. You will run the card programme on a day-to-day basis and will be the first point of contact for your cardholders.

Key tasks include:

- ▶ Managing applications and amendments.
- ▶ Identifying new cardholders and assisting with the application process.
- ▶ Checking and authorising cardholder applications before they are submitted to us.
- ▶ Preparing and publishing a guide for cardholders, if applicable.
- ▶ Training cardholders to use the card in line with your organisation's requirements.
- ▶ Managing specified cardholder parameters, e.g. spending limit, Merchant Category Code blocking.
- ▶ Submitting amendments for existing cardholders' accounts.
- ▶ Submitting amendments that may be required at programme level.

Managing card security.


- ▶ Cardholder records.
- ▶ Lost or stolen cards.
- ▶ Guidance for cardholders.

Reviewing management information.

- ▶ Statements.
- ▶ Cardholder transaction data – using our Online Card Management System.

Supporting the continued development of your card programme.

- ▶ Monitoring the success of the card programme.
- ▶ Liaising with your Bank of Scotland relationship manager when you want to change the programme limit.

 **If you want replacement or renewal cards to go directly to cardholders you can select this on the application form**

Managing applications and amendments.

Cardholder application process.

How do I set up new cardholders?

- ▶ Obtain a new cardholder application form for the relevant member of staff and then pass it to them so that they can complete their personal/contact details and passwords and sign it.
- ▶ Check that the requested card limit does not take your programme beyond its overall limit as this may result in a delay in the card being issued (if you want to increase the overall programme limit see the section on page 5).
- ▶ Check the application form(s) for accuracy, and sign them, before submitting them to us for processing.

Signed application forms should be sent direct to:

Bank of Scotland Card Services
PO Box 6061
Milton Keynes
MK7 8LE

How long does the application process take?

- ▶ Delivery of a card should take approximately 7-10 days. Please note that if the application form has been completed incorrectly, or not signed, it will be returned to you. You will need to amend the application accordingly and resubmit to us before we can start to process it.
- ▶ If you do not receive a card within the above time, please contact us on:
0345 602 9535 (non UK calls **+44 1908 049 026**) or email **BankofScotlandCorpCards@tsysmsemea.com**

What should I do when I receive new cards?

- ▶ Check that the name and address displayed in the envelope window are correct.
- ▶ Distribute the cards to your cardholders, and ask them to sign where indicated on the reverse of the card immediately and then activate the card by following the instructions on the sticker on the front of the card.
- ▶ Ensure that cardholders receive the necessary training, and if applicable, a copy of your internal guidelines for card use.

Please note, replacement or renewal cards will be sent to you or directly to the cardholder address on file, based on your selection at time of application.

Maintaining existing cardholder accounts.

The following changes can be made to individual cardholder accounts by contacting the Card Services team on:

Telephone: **0345 602 9535** (non UK calls **+44 1908 049 026**)

Fax: **01908 846 470**

Hours of Operations:

08:00-20:00 Monday to Friday

09:00-16:30 Saturday

Closed – Sunday

Change of cardholder name.

Cardholders must submit a completed cardholder amendment form to our Card Services team (address at the back of this guide) and provide a copy of proof of name change (e.g. marriage certificate, deed poll form).

Change of cardholder address.

Where the account is individually billed and a cardholder needs to change the address that their renewal and replacement cards are sent to, they can either call or write to our Card Services team.

Limit increase/decrease.

As programme administrator, you can increase, or decrease, individual cardholders' spending limits as long as the change does not affect the overall programme limit.

Adding/removing Merchant Category Group blocking.

As programme administrator, you can request amendments to the Merchant Category Group blockings that are set up on your programme. If submitted via telephone, these changes will take effect within 48 hours.

Card cancellations.

You will need to cancel card accounts in the following circumstances:

- ▶ If a cardholder is leaving your organisation.
- ▶ If a cardholder has misused the card. (Your organisation's internal guide for cardholders should provide an explanation of what constitutes misuse. You should also refer to page 6 of this guide for information on Liability Waiver Insurance.)

In both instances you will need to:

- ▶ Cancel all recurring transactions e.g. regular payments like magazine subscriptions, membership payments to professional bodies etc. You or the cardholder should tell the Retailer or other party the cardholder has made the arrangement with, or us. We also advise you to contact the person you make payment to so that they do not keep trying to take payment. You will need to contact them if you want to cancel your agreement with them, in any case, as we cannot do that for you.
- ▶ Retrieve the card from the cardholder and destroy it, by cutting off the bottom left-hand corner through the smartcard chip. You should then confirm to us that the card has been destroyed.

Overall programme changes.

You can request the following changes to your card programme:

Change of organisation name.

We will require written confirmation, signed in accordance with your bank account mandate, and a copy of the certificate for the change of organisation name.

Change of organisation address.

We will require written confirmation signed in accordance with your bank account mandate.

Change of overall programme limit.

To increase your spending limit at programme level, please contact your relationship manager.

Change of programme administrator.

Complete a programme administrator amendment form. This should be signed by an existing programme administrator or a signatory of Section 12 of your business application.

Change of Direct Debit instructions (for individual or company settlement).

We will require a new Direct Debit mandate completed and signed in accordance with your bank account mandate.

Online Card Management System.

Smart Data Generation 2 is the online servicing and reporting solution provided to support Bank of Scotland Corporate MultiPay programmes. It will help you take more control of your card programme by providing a full range of reports and management information.

Some of its key features enable you to:

- ▶ Allocate cardholders' transactions to specific cost centres.
- ▶ View specific transaction details.
- ▶ View and print reports on cardholder spend patterns.
- ▶ Access your 'evidence for VAT' reports which you can use to reclaim VAT from HMRC.

Development of your card programme.

To help you make the most of your Purchasing Card functionality of the Corporate MultiPay programme, we offer an opportunity analysis service.

Using data compiled by you, we will review your list of current suppliers, and highlight immediate opportunities where a card payment could be used rather than a traditional BACS, cheque or CHAPS payment, saving your organisation time and money.

Additionally, we will work with you to convert suppliers that don't currently accept card payments. This would allow your cardholders to use their cards for even more transactions and give you better management information to analyse supplier spend.

If you would like to find out more, please contact Card Services on:

0345 602 9535



If you request an increase to a cardholder's limit, you should check whether this takes you over the overall programme limit to avoid delays

Managing card security.

Cardholder records.

- ▶ To keep track of individual card usage you should keep your own records, logging the following information:
 - name of cardholder
 - cardholders' monthly spending limit
 - individual transaction limit (if applicable)
 - whether they have cash access
 - name and code number of the cost centre it is under (if applicable)
 - authorising cost centre manager (if applicable).
- ▶ Records must be updated whenever there is any change so that the information you hold is accurate.
- ▶ You should ensure you are aware of the overall programme limit as delays may occur if any future cardholder applications exceed this limit.
- ▶ Please inform our Card Services team of any changes as they occur.
- ▶ Records of your cardholder's details will also be available through our Online Card Management System.
- ▶ For security reasons, a cardholder's full card number must not be recorded. If a reference is required, the last four digits of the card number should be noted.

How to reduce the risk of card fraud – a guide for cardholders.

As programme administrator you can help your cardholders reduce the risk of fraud by ensuring they are aware of the following guidelines:

Cardholders should:

- ▶ Sign their new card immediately.
- ▶ Activate their new card immediately by calling Bank of Scotland Card Services as detailed on the activation sticker.
- ▶ Read the Conditions of Use provided at application stage.
- ▶ Keep their card in a safe place.
- ▶ Never leave their card unattended.
- ▶ Never leave their PIN with their card.
- ▶ Always check that the total on the card terminal or sales voucher is correct before they sign or enter their PIN.
- ▶ Ensure that after conducting each transaction, the card returned to them is their own.

- ▶ Check to make sure that a secure site is being used when using their card over the Internet. This is identified by the padlock symbol which is usually found in the bottom right-hand corner of the screen.
- ▶ Call Card Services immediately on **0800 096 4496** (non UK calls **+44 1908 544 059**) if their card is lost or stolen. These numbers are available 24/7. Once we have been notified of a lost card, your organisation will not be liable for any subsequent use of it.
- ▶ Destroy the card by cutting off the bottom left-hand corner through the smartcard chip if it is found after they have reported it lost or stolen. Once a card has been reported lost or stolen it cannot subsequently be used.
- ▶ Call Card Services team if they find a transaction on their statement which they do not recognise.

Lost or stolen cards.

- ▶ All cardholders must be made aware that it is their responsibility to advise you, as programme administrator, and us as soon as they realise their card has been lost or stolen.
- ▶ Replacement cards will be sent to the cardholder or company registered address.
- ▶ If the card is lost or stolen outside the UK we can usually arrange for an emergency card to be produced within two business days. A charge of £120 applies which will be debited to the cardholder's account.
- ▶ We can usually arrange for an agreed cash amount to be made available. There is an administration charge of £77 for this service, on top of the amount received. Cardholders can request this service from the operator when they call to report their card lost or stolen. Any cash provided, and the associated administration charge, will be charged to the cardholder's account.



Make sure that cardholders have both the Conditions of Use and any internal guidelines on card usage and know about the security measures that can help reduce fraud

Overdue accounts (company settlement).

Statements.

Corporate MultiPay – Company Pay Facility

- ▶ Your organisation is responsible for the payment of the account. The programme will be settled by a monthly Direct Debit, usually drawn 14 days after the statement date. If you are late settling your outstanding balance, late fees will be applied to your card account.
- ▶ Every month you will receive a statement. Transaction and report data can also be obtained from our Online Card Management System.
- ▶ A statement will be sent direct to the cardholder at their nominated address. They will also receive a Cardholder Expense Confirmation Form (if requested). This should be completed by the cardholder and submitted with their expense claim in accordance with your organisation's rules.
- ▶ Cardholders should check their statement and, if required, send it on to their line manager for sign off; this should then be sent to you along with any accompanying receipts. You can then verify the statement for the card programme and allocate costs to the General Ledger where applicable.
- ▶ Useful information and telephone numbers are printed on the reverse of the statement.

Company Pay Programme overdue.

In the event of your Company Pay Programme going into arrears, late charges will be added each month until the balance is cleared. We will make every effort to recover the outstanding amount in accordance with the programme's terms and conditions.

If your organisation has a Company Pay Programme and it is in arrears your relationship manager will help you to try and resolve the situation as quickly as possible.

Additional Benefits.

Liability Waiver Insurance – your cover against unauthorised Charges.

Liability Waiver Insurance protects your organisation from having to meet unauthorised purchases.

‘Unauthorised’ means if a cardholder, having bought something with his/her card that does not benefit the organisation, either directly or indirectly, dishonestly tries to seek settlement from your organisation.

Who is covered?

For your organisation to benefit from the Liability Waiver Insurance, cardholders must be 18 years or older and:

- ▶ Under a contract of (or for) service or apprenticeship which is controlled by your organisation, or
- ▶ Undergoing training through a government approved programme in connection with your organisation, or
- ▶ If they are directors or partners, they must be employed by the organisation under a contract of service and control 5% or less of your organisation's issued share capital.

Maximum claim.

The maximum claim, per insurance year, under the Liability Waiver Insurance is:

- ▶ £15,000 for each cardholder.
- ▶ £1 million for your organisation overall.

Period of insurance and cancellation rights.

The insurance commences on the date that the first card is issued and remains in force throughout the period during which any of the cards to which it relates are valid. Renewal of the insurance will be automatic on renewal of a card.

Cancellation of the card agreement will automatically cancel the insurance. The insurance cannot be cancelled independently of the card contract.

When you can make a claim.

As soon as you discover that a cardholder has made an unauthorised purchase, you should contact our Card Services team and instruct us to suspend that particular card so that it cannot be used again. You must also write to us if a cardholder leaves your employment. You can also ask us to waive your liability for unauthorised charges when your organisation has paid the bill, but cannot get reimbursed by the cardholder.

Establishing the waiver date.

The day on which you first discover that the cardholder has made an unauthorised purchase is the waiver date.

You may claim for waiver of unauthorised charges in the following circumstances:

- ▶ Where charges have been debited to the card account during the 75-day period up to the waiver date and you have notified us of the unauthorised purchase within 14 days of the waiver date, or
- ▶ Where charges have been incurred but not yet billed as at the waiver date, or up to 14 days inclusive after we have received your request to cancel the relevant card, whichever occurs first, and you have notified us of the unauthorised purchase within 14 days of the waiver date.

How to claim.

When you want to claim, contact our Card Services team who will send you a 'waiver request letter' and the claim forms. Please complete all the details and send them to:

JLT Specialty Limited
The St. Botolph Building
138 Houndsditch
London
EC3A 7AW



You must contact Card Services as soon as possible if you discover a cardholder has made an unauthorised purchase

Instruct the cardholder, in writing, to return their card to your organisation, as it has been cancelled and may no longer be used. Then destroy the returned card by cutting off the bottom left-hand corner through the smartcard chip and inform us it has been destroyed.

JLT Specialty Limited will tell you if they need any other documents. If so, please provide them within 30 days.

Claim exclusions.

You cannot claim under the Liability Waiver Insurance in the following circumstances:

- ▶ Unauthorised purchases by partners, owners and principal shareholders who control more than 5% of the issued share capital.
- ▶ Interest or consequential losses that result from a cardholder's unauthorised purchases.
- ▶ Losses occurring before the individual concerned becomes a cardholder.
- ▶ Unauthorised purchases of goods or services that the cardholder is normally allowed to buy for the organisation.

- ▶ Charges (including cash advances) made after the waiver date or 14 days after you instruct us to cancel the relevant card – whichever is earlier. Cash advances of more than £200 a day – up to a maximum of £600.
- ▶ If any responsible officer of your business knew that the cardholder had committed fraud or dishonest acts either while or before you employed them.
- ▶ If you can claim for losses under any other insurance policy.
- ▶ If the organisation is wound up or the business carried on by a liquidator, receiver, administrator or supervisor.

Changes to cover.

If we need to make any changes to the Liability Waiver Insurance including withdrawing the cover, we will notify you before making such changes.

The Liability Waiver Insurance policy is underwritten by certain underwriters at Lloyds, One Lime Street, London EC3M 7HA.

What to do if you have a complaint.

Liability Waiver Insurance.

JLT Specialty Limited always endeavours to provide the highest levels of service and integrity. If for any reason you are not satisfied with their service please contact:

Tony Ratliff
JLT Specialty Limited
The St. Botolph Building
138 Houndsditch
London
EC3A 7AW

Travel Inconvenience.

OSG Travel Claims Services aim to provide a high class service at all times, however if you are not satisfied with their service please contact them:

The Complaints Officer
OSG Travel Claims Services
PO Box 1086
Belfast
BT1 9ES

If you are still not satisfied, you may be able to refer this matter to the Financial Ombudsman Service (FOS). The FOS can be contacted on **0800 023 4567**, or at Insurance Division, Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Travel Assistance for cardholders.

Emergency medical and legal referral – provides access to:

- ▶ Evacuation/repatriation to the nearest centre providing care
 - repatriation of dependent children, to their normal home, if left unattended as a result of accident/injury/repatriation of mortal remains.
- ▶ Essential medication/medical equipment which can be despatched if it is not available locally and is requested by a local physician.
- ▶ A physician in the event of inadequate medical assessment.
- ▶ Cash advances for hospital admission deposit (maximum US\$2,500).
- ▶ Advice and emergency assistance on 24-hour basis worldwide, including pre-trip information (e.g. locations for English-speaking doctors).
- ▶ International SOS Assistance (UK) Ltd who will monitor individuals if they are hospitalised abroad and keep the employer and family updated.
- ▶ Referral to legal representation for criminal or civil cases while abroad.
- ▶ Please note: some services have charges which are payable in full by the cardholder. In these circumstances, International SOS Assistance (UK) Ltd may require a credit authorisation prior to service being provided. Additional terms and conditions may apply.
- ▶ Claims: cardholders requiring assistance can call International SOS Assistance (UK) Ltd on **020 8762 8146**.
- ▶ Lines are open 24 hours/365 days a year. Please quote the Corporate MultiPay Card number.

Travel Inconvenience benefits.

Cover is provided against:

- ▶ Document loss – insuring against the costs incurred if essential documents need to be replaced, up to a value of £1,000.
- ▶ Delayed baggage – if baggage is delayed between 4-12 hours outbound or return, an inconvenience payment will be made of £40 per hour per day, up to a maximum of £480.
- ▶ Delayed travel – if the flight, train or boat is delayed at the point of departure between 4-12 hours, they will be compensated with £25 per hour up to a maximum of £300.
- ▶ Hijacks – if subjected to a hijack they will receive £30 per day up to a maximum of £630.

- ▶ Legal Expenses – insuring against the costs arising from the pursuit of a claim against a third party, up to a maximum of £2,500.
- ▶ Claims: Cardholders can claim by calling the Travel Inconvenience Claims service on **+353 1261 2002**.
- ▶ Lines are open 9am-5pm weekdays. Claims must be made within 30 days of the incident and all documentation must be provided to substantiate claims.

Please note: for document replacement, approval must be gained prior to costs being incurred.

Period of insurance and cancellation rights.

The insurance commences on the date that the first card is issued and remains in force throughout the period during which any of the cards to which it relates are valid. Renewal of the insurance will be automatic on renewal of a card.

Cancellation of the card agreement will automatically cancel the insurance. The insurance cannot be cancelled independently of the card contract.

Please note: this is not a full travel insurance policy.

Additional services for cardholders.

This insurance meets the demands and needs of organisations that wish to provide employees with benefits that may not be included in standard travel insurance policies. Travel inconvenience, emergency medical and legal referral are arranged by Aspire Insurance Advisers Limited an International SOS company, authorised and regulated by the Financial Conduct Authority, reference No. 312228.

Cover is provided when at least 50% of the total cost of business travel has been purchased with our Corporate MultiPay Card. These services cover the cardholder, his/her family and up to three colleagues travelling together.

See overleaf for exclusions. The Travel Inconvenience Policy is underwritten by certain underwriters at Lloyds, One Lime Street, London EC3M 7HA.

General Insurance Exclusions.

Travel inconvenience, emergency medical and legal referral are not provided in the following circumstances:

- ▶ If the services or benefits are not specified in the agreement; or if the cardholder is over 75 at the start of the agreement or, any subsequent journeys, or during a period where payment is not received.

The Travel Inconvenience Policy also excludes the following:

- ▶ Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an act of terrorism or war.
- ▶ Expenses incurred which are recoverable from any other source, including insurance policies.
- ▶ The cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.

- ▶ Expenses incurred as a result of claims occurring more than 90 days after the commencement of the journey.
- ▶ Delay resulting from the failure of the cardholder to provide the necessary correct documentation.
- ▶ Delay resulting from the failure of the cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time.
- ▶ Delay arising as a result of any official Government suspension or cancellation of a service.
- ▶ Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections.
- ▶ Claims for delayed baggage or document loss not reported to either the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained.
- ▶ Claims for hijack arising from the cardholder being individually selected as a victim as a result of their or their family or business activities causing a reasonable expectation of increased risk.
- ▶ Any pre-existing defect, infirmity or condition for which the Cardholder is receiving medical treatment, advice or consultation at the time of travelling or at the time of arranging travel.
- ▶ Claims resulting from the failure of the Cardholder to exercise all reasonable care to protect themselves and their property.
- ▶ The commission of, or the attempt to commit, an unlawful act.
- ▶ In respect of delayed baggage and delayed travel, payment in respect of the first 4 hours of delay.
- ▶ In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original journey.
- ▶ In respect of Legal expenses, any claim where in the opinion of the underwriters there is insufficient prospect of success in obtaining a reasonable benefit.
- ▶ In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession.
- ▶ In respect of Legal expenses benefits rendered without the authorisation and/or intervention of International SOS.
- ▶ In respect of Legal expenses, claims for professional negligence.

Useful contact information.

**Should you need additional information, once your programme is set up, please contact:
Bank of Scotland Card Services.**

Programme Administrators Helpline:

Telephone: **0345 602 9535**

Cardholder Helpline:

Telephone: **0800 096 4496**

For lost or stolen cards this line is open 24 hours.

Non UK calls:

Telephone: **+44 1908 544 059**

Hours of Operations:

08:00-20:00 Monday to Friday

09:00-16:30 Saturday

Closed – Sunday

Email: **BankofScotlandCorpCards@tsysmsemea.com**

Address for correspondence:

Bank of Scotland Card Services

PO Box 6061

Milton Keynes

MK7 8LE

For card activation please call the
Priority Card Activation Line on:

Telephone: **0345 030 6263**

(non UK calls **+44 1908 544 056**)

Fax: **01908 846 470**

Hours of Operations: 24 hours a day, 7 days a week

bankofscotlandbusiness.co.uk

Our service promise.

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at **bankofscotlandbusiness.co.uk/contactus**

Get in touch



bankofscotlandbusiness.co.uk

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 Next Generation Text (previously Text Relay/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 Saturday).

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.

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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.

We subscribe to The Lending Code; copies of the Code can be obtained from 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.

The Lloyds Banking Group includes Bank of Scotland plc and a number of other companies using brands including Lloyds Bank, Halifax and Bank of Scotland, and their associated companies.

Information correct as at: April 2017.



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SCOTLAND**