Make the world your marketplace

BANK OF SCOTLAND

With Bank of Scotand, it's easy to trade with buyers and suppliers around the world – whether they're in London or Ljubljana, Birmingham or Buenos Aires. We have over 250 years of experience in helping UK businesses – from sole traders to large corporates – navigate international markets and pursue opportunities overseas.

What's more, we're a **financially strong, one-stop shop for your international needs.** We can help you send and receive money cross-border, fund your working capital between payments and receipts, and mitigate risk from non-fulfilment of contracts and FX fluctuations between agreement and execution.

To provide you with ease and convenience, **our UK, regionally based specialists, can bring together all of the solutions you require in one place** – this ensures that foreign exchange and trade risk mitigation, working capital support and international settlement operate as a single, integrated model.

Make cross-border payments with ease

Secure, reliable and smooth cross-border payments keep business moving. Bank of Scotland has a strong network of correspondent banking partners around the world to facilitate predictable and transparent international payments. We can **move money to over 200 destinations around the world, in 60 currencies**. Whether you need to pay in sterling, Swiss franc, Swedish krona or Singaporean dollar, we can help.

Cost	We offer clear and transparent pricing, so that you have cost certainty and can protect your margins
Ease	Quickly execute international payments via our online channels, with integrated currency conversion, providing you with a fast and simple way of managing your international obligations in a large and growing range of currencies
Speed and predictability	Faster, more seamless payments with extended cut-off times, straight-through processing and enhanced validation - supporting time-sensitive supply chains
Transparency	Enhanced visibility achieved via online payments tracking, providing your suppliers with confidence of payment delivery
Innovation	We are investing significantly in our international services, while also working closely with fintechs to increase speed, improve reach and enhance the user experience.

More widely, we play a key role in industry-wide initiatives, working with other financial institutions and central banks. For example, we are participating in the pan-industry initiative Project Agorá, which is exploring how tokenisation and programmable money could make international payments faster, more transparent, and more efficient.

Pay in local currencies

While it might seem quicker and easier to pay international payments in sterling, in many cases, it could be more beneficial to pay in your supplier's or customer's local currency. Bank of Scotland's FX solutions can help to ensure that using multiple currencies is straightforward, making it easy to settle international invoices and move money around the world.

Paying in the local currency enables you to gain cost certainty and could help to increase payment speed and reduce costs, avoiding hidden fees.

We've invested to enable you to take advantage of these benefits, by increasing our currency range to over 60 currencies for outbound payments. **Our currency range is growing even further over the coming months to become one of the largest in the market.**

More broadly, we can also help you actively **manage your FX risk and protect your margins.** You can use our currency accounts to purchase FX and hold in 30 currencies and take advantage of a suite of derivatives to hedge your risk. This is backed up by digital tools, like Connected, providing you with the data needed to make informed decisions, while our regionally based FX specialists help you keep pace with market moves, unpack your exposures and help you stay on top of FX risk as your business evolves.

Click or scan the code below to watch our video on sending sterling overseas

Connect your data to forecast cash flow and manage risk

Connected is our digital foreign exchange (FX) tool which combines intuitive FX trading with live accounting insight, helping you to forecast cash flows, understand exposures and manage FX risk with confidence.

By connecting your banking and accounting data in one place, **you get real-time visibility of GBP and foreign currency cash flows.** You can forecast more accurately, make quicker, more informed decisions and manage FX risk with confidence, all without the admin burden of manual reconciliation of spreadsheets.

Built in partnership with our clients, Connected is designed to be a practical, intuitive platform that offers smarter FX risk management and brings accounting data to life.

Broaden your horizons with Trade Finance

Timing is everything in business, and maintaining the right levels of working capital is key to unlocking new opportunities. Bank of Scotland's Trade Finance solutions are designed to give your company the working capital boost it needs – right when you need it most.

We offer short-term funding – using tools like Letters of Credit, Trade Loans and Direct Supplier Payments – to optimise your working capital and cover the gap between outgoing and incoming payments. These solutions can also work hand-in-hand with Invoice Finance facilities and Asset Finance-backed products, which are provided by Lloyds.

Trading internationally doesn't have to be high risk. In fact, with Bank of Scotland, trading across borders can be smooth sailing. We offer a range of instruments that can mitigate the risk of non-payment or ensure that any goods you've ordered are delivered as agreed.

We also offer a range of support services to ensure that your international trade journey runs like clockwork. You can **manage your trade transactions online** with Lloyds Online Trade Services (LOTS) channel, which is a single, easy to use platform. **Instantly check the status of your trade request** using our API-powered Trade Tracker, providing you with transparency. **Find new opportunities in your chosen market** with our free to use Bank of Scotland International Trade Portal (ITP).

Our dedicated trade specialists are ready to help shape the right solution for your business, and all transactions are processed by our UK-based team of knowledgeable professionals.

Our partnership with UK Export Finance (UKEF)

We work alongside UK Export Finance, the government's export credit agency, ensuring no viable UK export fails for lack of finance or insurance, while operating at no net cost to the taxpayer. Through this partnership, we offer:

Export Working Capital Finance	General Export Facility
Win and deliver specific export contracts with attractive financing for your buyers, backed by working capital loans.*	Flexible, government-backed support for UK exporters* – access Trade Loans, Letters of Credit, Bonds, Guarantees, and more, whether you're trading internationally or domestically. This is not tied to a specific export contract.

* Subject to meeting additional criteria requirements.

Take risk out of the equation

We offer a range of instruments that can mitigate the risk of non-payment or ensure that any goods you've ordered are delivered as agreed.

Import Letters of Credit

Giving you the confidence that you'll only pay once the seller provides documents that meet the agreed terms and confirms that the goods have been shipped.

Documentary Collections

A straightforward and cost-effective way to handle international payments with trusted trading partners, without usually needing a bank credit facility.

Bonds, Guarantees and Standby Letters of Credit

Bank-backed commitments that support your ability to meet contractual or payment obligations – and can help to win new business.

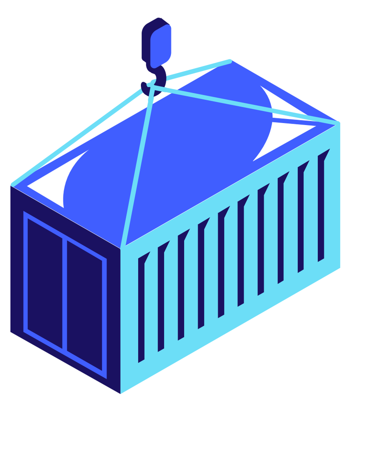
Export Letters of Credit

Providing a high-level of payment security, with the buyer's bank agreeing to pay you once you present documents that meet the agreed terms.

The world's your oyster

Did you know we're experts in supporting our clients' international ambitions? **We're a domestic bank with a global reach.**

We can package up all of the international banking services you need and bring them to you in an integrated way, providing you with the convenience of having one expert international banking partner that is fully focused on UK business and their full suite of needs home and abroad.



Business help and support

We aim to provide you with a high level of service.
If you have a query our Help & Support pages can help:
business.bankofscotland.co.uk/help

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

BANK OF SCOTLAND

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