

# Clients' Call Account

## Product Information

### Quick facts

Account Type	Clients' Call Account (Undesignated Client Account)
Account overview	Holds client money on behalf of multiple clients, on a pooled basis
Interest	Calculated daily, paid monthly* Non-interest bearing option is available
Maximum Account Balance	No maximum deposit
Statement Frequency	Monthly*
Overdrafts	Not permitted
Eligibility requirements	Available to appropriately regulated Bank of Scotland customers who hold a Business Current Account

\* Alternative frequencies available upon request

### Definitions

- ▶ **Bank of Scotland/We/Us/Our** - Bank of Scotland plc
- ▶ **Account** - Clients' Call Account
- ▶ **Client** - a personal or non-personal legal entity

### Product description

This Account enables you to hold funds on behalf of multiple Clients on a pooled basis, allowing you to segregate their funds from those of your own business. It's suitable for regulated professional practices such as solicitors and accountants. Acknowledgement letters are available upon request, to confirm protection of funds held in the Account.

### Features & Benefits

- ▶ **Confidence** - keeps your clients' funds separate from your own. Confirmed via Acknowledgement Letter, where required (upon request).
- ▶ **Simplicity** - manage all of your clients' funds in one single client account.
- ▶ **Instant access to funds** - as long as cleared funds are available.
- ▶ **Ease of reconciliation** - use our Account Manager channel to manage and reconcile your Account (optional; fees apply).

### Interest rates and charges

- ▶ You can find details of the credit interest rate payable on our Clients' Call Account at: [bankofscotland.co.uk/interest\\_rates](http://bankofscotland.co.uk/interest_rates)
- ▶ You can find details of the applicable charges (including unauthorised borrowing rates and fees) in our Account Charges Explained brochure, at: [bankofscotland.co.uk/acct\\_chgs](http://bankofscotland.co.uk/acct_chgs)

### Important information

- ▶ Terms and Conditions apply which you should read carefully. These can be found at: [bankofscotland.co.uk/client\\_acct\\_terms](http://bankofscotland.co.uk/client_acct_terms)
- ▶ All applications are subject to strict eligibility criteria. Please contact your Relationship Manager to understand if you are eligible for this product.
- ▶ We will be happy to cancel your Account within 14 days of opening, provided that you inform us in writing.

## Get in touch

 Please contact your Relationship Manager

 [bankofscotland.co.uk/business](https://bankofscotland.co.uk/business)

## 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 [bankofscotland.co.uk/business/contactus](https://bankofscotland.co.uk/business/contactus)

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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 Relay UK Service can be found at [relayuk.bt.com](https://relayuk.bt.com)

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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.

Lloyds Banking Group is a financial services group that incorporates a number of brands including Bank of Scotland. More information on Lloyds Banking Group can be found at [lloydsbankinggroup.com](https://lloydsbankinggroup.com)