

BUSINESS BANKING

Retail Business Banking

A guide to using Retail
Business Banking




**BANK OF
SCOTLAND**

Retail Business Banking is a quick and easy way to manage your Bank of Scotland Business accounts.

You can call us on **0345 300 0268** and manage your money when it suits you.

When you call you'll be greeted by our automated service and asked for your account number and sort code. You'll also be asked for your date of birth, please give your own date of birth.

Once we've recognised your account details we'll then confirm your identity with your Security Number, Password or Memorable Information.

 Remember we'll only ask for two digits of your Security Number or Password and we'll never call you and ask for this in full.

Firstly we'll ask you if you'd like to know the balance of the account you entered in the automated service or go straight to the main menu.

Our automated service will recognise and respond to what you say so just tell us what you want to do.

If you choose to speak to someone you'll be asked to tell us in just a few words what you'd like to talk about. This is so we can transfer you to the best person to answer your query.

For example you could say:

- ▶ 'I'd like to change a signatory on my account'
- ▶ 'I'd like to speak to someone about my overdraft'
- ▶ 'I'd like to speak to someone about Internet Banking'

If you don't let us know what you'd like to talk to us about we'll offer the choices listed on page 3.

If you need to hear them again just press #.

What would you like to do?	Touch tone option
Balance(s)	1
Recent transactions	2
Transfer Money (same name and same right)	3
Pay a Bill	4
Direct Debit (Cancel or Hear details)	5
Standing Orders (Cancel or Hear details)	6
Switch to another account	7
More options	8
To repeat this list	#
Search for a transaction	1
Change your Security Number	2
Replacement card or PIN	3
Order a statement	4
Order a Cheque book	5
Order a Paying in book	6
To repeat this list	#
To return to the previous menu	*#

If you choose to pay a bill, order a replacement Debit Card or PIN, or would like to transfer money to an account in a different name or rights we'll transfer you to an adviser who can help you with your query. All the other transactions can be completed easily using our automated service.

Tips on using the service

When speaking	Using the telephone keypad
Talk clearly, at a steady pace, don't shout or speak slowly	Make sure you're using a touchtone phone. Don't hold the buttons down too long
Try to call when there's not too much background noise	Use your keypad if you'd rather not be overheard or to enter more sensitive information
Say amounts clearly, for example say 'Twenty five pounds and thirty pence'	Key in all the digits, for example for £25.30 key in 2530
Say 'Yes'	Press 1
Say 'No'	Press 2
Say 'Cancel'	Press *2
Say 'Repeat'	Press 3
When asked for the account number, you can key # after the account number or key the account number and sort code together followed by # to take you straight to the main menu.	


Other ways you can bank with us

If you have a personal or savings account

You can access your accounts using our Internet Banking service at bankofscotland.co.uk/business

Get in touch

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

 0345 300 0268

 Contact your Branch

Please contact us if you'd like this leaflet in 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-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.

Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.

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

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628. We also subscribe to The Lending Code.

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.