

COMMERCIAL BANKING



Welcome to your new account

Need to know



**BANK OF
SCOTLAND**

By the side of business

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Welcome to Bank of Scotland

Your company's new account is now open for business, so we'd like to take this opportunity to welcome you to Bank of Scotland. It's good to have you with us.

To maximise the features and benefits of your account, this brochure gives you a useful account overview and need to know information. And it holds answers to often-asked questions, such as: how long payments take to clear, ways to access additional business banking services, and what to do if there's ever an issue.

A source of support

An expert guide

When you need answers, fast

Opportunities arise and you need decisions to be made quickly. Your relationship manager supported by the wider relationship team understand this and they'll respond as soon as they can.

Available as and when you need us

Your business may need to save money or require an overdraft or loan. If a face-to-face meeting isn't necessary you can speak directly to your relationship team over the phone to discuss the options.

Business Internet Banking

Stay in control of your business finances with Business Internet Banking. View all your business accounts in one place, check transactions, pay bills, and transfer money at home or abroad. With 24/7 access*, you can view your accounts at a time that suits you.

To register, or for more information about this service, visit bankofscotland.co.uk/business

Mobile Banking

After registering for Business Internet Banking you can use our secure Business Mobile Banking** app to make payments and manage your account on the move. It's easy to use and convenient, whether you want to check your balance or send money.

Telephone Banking

For your day-to-day needs, Telephone Banking offers you a convenient, flexible service with our automated service which is available seven days a week, 365 days a year. Alternatively, if you want to speak to someone direct, our specialist team of UK-based business customer service advisers are available to help from 07:00–20:00 Monday to Friday and 09:00–14:00 on Saturday apart from UK bank holidays. For either option please call **0345 300 0268**.

*Occasionally we may need to carry out essential maintenance to our Business Internet Banking site, resulting in some interruption to the service.

** We don't charge you for the Mobile Banking app but any applicable account transaction charges will still apply. You should also check with your mobile operator as they may charge you for certain services such as downloading or using the app. You will need a smartphone running iOS or Android. The app is not compatible with some older versions of the operating systems – check the Apple App Store or Google Play for more details. Business Internet Banking registration required. Services may be affected by phone signal and functionality. Use of Mobile Banking is subject to our Business Internet Banking Terms and Conditions.

Financing your business

Loans and finance solutions

A working capital strategy

Actively managing and forecasting your cash will ensure you have funds available when required, providing you with the ability to control future growth and purchases.

We can work with you to create an approach to working capital to ensure you have sufficient cashflow to meet short and long-term operational and strategic needs.

Your relationship management team will help you select from a range of products to ensure your working capital needs are met, including flexible and longer term solutions described on the following pages.

Any property given as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage or other debts secured on it.

All lending is subject to a satisfactory credit assessment and we will need your permission to carry out a credit check on you and your business. You should not apply for an amount that you cannot comfortably afford to repay now and in the future to avoid the possibility of legal action.

Financing your business

Loans and finance solutions

Flexible Solutions

Business Overdrafts

With our Business Overdrafts, you can make sure that extra funds are available when you need them. Apply for an amount that suits you, and only pay interest on the funds you use.

For more information and eligibility criteria visit: business.bankofscotland.co.uk/business-overdraft

Invoice Finance

If you are planning to expand your business, or would like to optimise your working capital, Invoice Finance can be the perfect solution. Our Invoice Finance solutions will unlock up to 90% of the value of your outstanding invoices, so that you don't have to wait 30, 60 or 90 days to receive payment for the products or services provided to your customers. Your Invoice Finance facility is scalable as your business grows, and having a predictable cash flow means you can focus on

running your business and plan ahead with confidence. Funds are usually released within 24 hours. For more information visit: business.bankofscotland.co.uk/invoice-finance

Asset Finance

Asset finance helps you fund your new equipment in an efficient, affordable and timely way. It allows you to spread payments over an agreed term and avoid making big one-off payments for the extra machinery or equipment your business might need to grow.

For more information visit: business.bankofscotland.co.uk/asset-finance

Business Payment Cards

Whatever your business ambition, our Business Cards can provide a flexible and practical way of staying on top of expenditure while keeping cashflow moving.

From the flexibility of a Credit Card to the convenience of Charge Cards and Debit Cards, our products provide added visibility and security compared to traditional payment methods.

For more information visit:
**[business.bankofscotland.co.uk/
business-cards](https://business.bankofscotland.co.uk/business-cards)**

Longer term solutions

Loans

We offer a variety of loans including fixed rate and base rate linked options. Visit the link below to compare the options available to you:
**[business.bankofscotland.co.uk/
business-loans](https://business.bankofscotland.co.uk/business-loans)**

Interest Rate Risk Management

If you are a borrower, reviewing your exposure to interest rates can highlight your business's sensitivity to rising costs. We'll help you analyse where you are most at risk, and provide interest rate solutions to help you plan for the future.

Our regional team will work with you to provide risk management solutions to suit your business needs – whether you are looking for certainty or flexibility or a mixture of both.

Making your money work harder

Business Savings

If your business has a cash surplus, by making it work hard for your business you can lay the groundwork for future growth. We have a range of deposit accounts to suit your needs and help support your business interests.

Instant Access Accounts

Commercial Instant Access Account

- ▶ Earn interest on your business savings.
- ▶ Tiered interest is calculated daily.
- ▶ Access your savings instantly as and when you need to.
- ▶ Open an account with as little as £1.

Notice Accounts

- ▶ Interest is calculated daily and is a managed rate set by Bank of Scotland that is subject to change.
- ▶ Deposit between £10,000 and £5 million. Larger amounts by arrangement with your local Bank of Scotland representative.
- ▶ There is no instant access to funds on this account. Notice is required to make a withdrawal and the minimum withdrawal amount is £10,000.
- ▶ Make as many withdrawals as you like, as long as your account balance remains at £10,000 or greater and you provide the required notice.

Fixed Term Deposits

- ▶ Choose a savings term that suits you.
- ▶ You'll need a minimum of £10,000 to open an account with a maximum balance of £5 million (larger amounts by arrangement with your local Bank of Scotland representative). If you would like to deposit more than £5 million contact us on **0345 604 5539**.
- ▶ You can decide on the length of the term, from overnight up to three years. No withdrawals can be made during the term of the deposit.
- ▶ Get a fixed interest rate for the whole period. It can be paid into your business account at the end of term.
- ▶ If you have Business Internet Banking, you can view your fixed term deposit online and update maturity instructions.

Client Accounts

Suitable for any professional practice that holds money for its clients, segregating your Business and your Clients' funds.

For more information visit:

**[business.bankofscotland.co.uk/
business-accounts/client-accounts](https://business.bankofscotland.co.uk/business-accounts/client-accounts)**



Speak to your relationship manager for more information on any of our products or services

Trading Internationally

Our International Services

International Markets

Whether you are an exporter or importer, entering new markets can bring significant rewards. We can support your international trade ambitions.

International Cash Management

We can provide banking solutions so that you can access currency accounts across the world.

Trade services

Whether your aim is to streamline payment, protect your operations or form smooth supplier relations, we can help you trade across borders. Having the right type of financing in place, with the right financial provider, plays a big part in international business success.

Commercial Foreign Currency Account

Our foreign currency accounts help to support international trade; allowing you to receive and make international payments in numerous currencies to meet your

global trading requirements whilst allowing you to net currency flows which could potentially reduce your exposure to fluctuations on exchange rates.

Risk management

We take time to help you understand the commercial risks, such as local business practice. We can also help you mitigate financial and credit risks, and ensure you are paid on time. You can also rely on our support to manage the impact of fluctuating foreign exchange rates on your profitability.

Trade finance

Responsive and flexible financing is essential when trading overseas. We have local trade specialists based all over the UK, who will work with you to undertake an in-depth review of your end-to-end trade cycle to help identify any funding gaps. This way you can be sure you have the most suitable trade solution for your business.

Our International Trade Portal

Delivering the information and support you need to expand into new markets and build your trade resiliency.

Our International Trade Portal offers you a gateway to explore international trade opportunities and detailed market information.

Whether you're just starting out as an importer or exporter, or an established international trading business, our portal provides detailed insight on international markets, trade networks and business opportunities, helping you to keep on top of the latest developments and trade overseas with confidence.

Make connections

- ▶ Intuitive search to help you quickly find the best market for your product or service based on economic data, or choose to focus on a specific country of interest.
- ▶ Database of buyers and suppliers organised by product and country, and with contact information to support you in making that first step.
- ▶ Trade show calendar built to support you meet important connections and showcase your business, complete with how to join and register.

Explore New Markets

- ▶ Country Profiles include a range of economic and market data, as well as cultural guidance on how to conduct business in the country.
- ▶ Calculate the cost of trade through intuitive customs calculators, and view the shipping documents you need.
- ▶ Tender information, both public and private, available to browse, set up alerts, and respond.

Keep up to date

- ▶ Brexit driven changes will be updated in real time, with customs calculators allowing you to toggle between preferential and potential non-preferential tariffs.
- ▶ COVID-19 sections added to country profiles to keep you up to date with how each country is responding and recovering.
- ▶ Incoterms 2020 to help guide you through regulations and terminology.

To register visit:

bankofscotlandtrade.co.uk

Money management

Payment services

Flexible and convenient banking options.

Your payments going in

Business Day cheque clearing cycle for sterling cheques issued in the UK. The UK cheque clearing system exchanges scanned digital images of cheques.

You should anticipate money from cheques you write leaving your account on the next Business Day; and money being cleared from cheques you deposit on the next Business Day. **You should always ensure you have sufficient funds in your account prior to issuing a cheque.**

Our Business Day lasts from 09:00 to 17:00, Monday to Friday, excluding Bank Holidays. Cheques paid in at a branch after 17:00 on a **Business Day** or any day which is not a **Business Day** may not begin to be processed until the next **Business Day**. Some branches have an earlier cut off than 17:00. A notice will be displayed in such branches which will specify the earlier cut off time. Cheques paid in via alternate methods than a branch will have different cut off times. Please refer to the specific T&Cs for that method of deposit for more details.

Next Business Day cheque clearing cycle

Cheques deposited on the first Business Day will be available to draw funds (and accrue interest), by 23:59 on the next Business Day, provided we have received your cheque in accordance with our cut off times. Subject to post-payment fraud measures.

Day 1

Your cheque payment goes in (before 22:00)

Day 2

By 23:59 – Funds available for withdrawal.* Until this time the cheques may be returned unpaid and funds may be debited from your accounts. Interest is calculated from Day 2.

Money management

Payments going out



Standing orders

Ideal for paying out the same amount on a regular basis, such as rent or wages. Cheaper and more efficient than paying by cheque.



UK Sterling Direct Debits

A cheaper, more efficient way of making regular payments, and many companies offer discounts for paying this way. You can cancel most Direct Debits and standing orders immediately online¹, up to the end of the Business Day before your next payment date.



Recurring transactions*

Regular payments set up directly with the retailer and made with your Business Debit, Credit or Charge Card for expected outgoings. To cancel a recurring transaction, it's best to tell the retailer as you may have entered into an agreement that only you can cancel and you can contact us too. Once cancelled, we'll treat any future recurring transactions as unauthorised.

¹ SEPA Direct Debit cannot be managed using Business Internet Banking. You will need to contact your creditor directly to inform them that you wish to cancel or transfer your SEPA Direct Debit mandate.

* Not protected by the UK Sterling Direct Debit guarantee scheme.



Faster payments

Faster Payments is a payment service which lets you make and receive sterling payments within the UK in a matter of hours, and often minutes. Payments made through Telephone Banking and any Internet Banking payments which are over the limit for same-day, will be processed overnight and will reach the recipient's bank the Business Day after the payment instruction was received by us.

Details of same-day payment limits within Internet Banking will be available to you at the time you make the transaction.

You can go online to check that the sort code you are sending a payment to can receive Faster Payments, Bacs Credits and CHAPs Payments. To find out more or to check a sort code go to the payments services section of our website at bankofscotland.co.uk/business



CHAPS

CHAPS is an electronic, bank-to-bank payment system that guarantees same Business Day payment of cleared funds in the UK.

Money management

Cheques

Payments out by cheque will typically clear according to the clearing cycle shown on page 13 of this brochure.

Returned Cheques

If there's not enough money in your account to cover a cheque you've written, it may be returned unpaid. If this happens, we'll notify you by post within two Business Days.

Returned Cheques – Paid in

If a cheque credited to your account is returned to us unpaid by another bank or branch for any reason, we will debit your account and advise you by post and/or present it again for payment.

Out of date cheques

We only accept cheques up to six months old and reject anything older. So if you have one that's more than six months old, it's worth asking the person who wrote it to issue a new one and destroy or return the original.

Cheque completion

You should ensure that all cheques issued or deposited by you are:

- ▶ fully complete and properly payable to the beneficiary.
- ▶ completed in black ink, in line with industry standards. Use of coloured ink can affect the scanning process, resulting in cheque rejections.

Stopping a cheque

Next business day cheque clearing means that there is not a lot of time available stop a cheque. If you ever need to stop payment on a cheque, call the Commercial Banking Service Centre on **0345 300 0268** as soon as possible and confirm your request in writing.

To stop a cheque, we need to know:

- ▶ The cheque number
- ▶ The amount
- ▶ The date it was issued
- ▶ Who it was made payable to
- ▶ Details of any replacement cheque you've written.

To find out the cost of stopping a cheque, please see the Commercial Banking 'Your account charges explained' brochure in this pack.

Remember, stopping a cheque doesn't cancel your legal obligation to pay for goods or services.

Fraud prevention

Protect yourself

Helping to protect you and your business from fraud.

When online

- ▶ Install anti-virus software on all your devices – make sure you keep it up-to-date. And do the same for the operating systems.
- ▶ Click with care – only click a link in an email or text if you know and trust the sender.
- ▶ Check it's safe – only download files and programs you know are genuine that come from a trusted source.
- ▶ Watch out for unusual screens or pop-ups – if a website page looks odd, or a pop-up appears for no reason, close it.
- ▶ Check a message is genuine – we'll never send you an email or text with a direct link to a page that wants you to log on or give personal or banking details. If you get a message like this, don't reply. Just delete it.
- ▶ Set up dual approval – if you can, have two people at work who approve each and every payment.
- ▶ Double check any changes – if a business you pay changes their payment details or sends an invoice with an account number that you've not checked is genuine previously, call them to double-check.

Talk with a person you know to make sure it's genuine. Use a number you trust, not one from an email or invoice.

When on the phone

Fraudsters can call and pretend to be someone you trust, like your bank or a supplier. They can copy a phone number so it looks genuine on your caller ID. Stay safe by calling back, using a number you trust, not one from the incoming call.

- ▶ Hang up – if you're not sure it's us on the phone. To call us, dial 159. This is a safe way to contact your bank.
- ▶ Take your time – if a caller tries to hurry you into making a quick decision, it's a sign of a scam. Never rush. A genuine caller won't mind if you take your time.
- ▶ Keep your online passwords and card reader codes private – we'll never call to ask for this code. If you get a call like this, hang up.
- ▶ Protect your account – we'll never call to tell you to move money to another account. Or to ask for your full banking details or password.

For further information on fraud visit [bankofscotland.co.uk/fraud](https://www.bankofscotland.co.uk/fraud)

Offering support

Finding solutions

Can't access your Internet Banking account

Internet Banking is a great tool but if you can't access your account, go to the Internet Banking log on screen and click on the 'Unable to log on?' button. Complete the online form, click 'Continue', then follow the on screen instructions to get back online – please make a note of any reference number we give you. You may be required to complete a form and return it to us. We will confirm your identity prior to your internet account being reset.

Business changes

When you need to amend your business details (change of address, change in business type, change of name, etc.) call **0345 300 0268** and we'll arrange for you to speak to your relationship team. Lines are open from 07:00 to 20:00 Monday to Friday, or from 09:00 to 14:00 on Saturdays. We're closed on all UK public holidays.

Cards

If you've lost your Business Debit, Business Charge or Business Credit Card you should call UK-based business customer card services advisers immediately on **0800 028 8335** or if you're calling from abroad, call **+44 131 454 1605**.

And when you do get your PIN, remember not to write it down for security reasons. Also, we will never send you an email asking you to reveal it.

Offering support

Finding solutions

Extra security

There are a few other precautions you need to take to protect your account:

- ▶ Regularly check your email inbox for scams, never click on them and call us if you are suspicious
- ▶ Be aware of calls from fraudsters, purporting to be from Bank of Scotland, or other official institutions
- ▶ Don't tell anyone your account details or your PIN
- ▶ Always keep your cheque book and card separate.

Lost and stolen business cards and cheques

If your cheque book or any cards are stolen or passwords and any other secure information becomes known to others, please notify us immediately or you may be liable to cover the costs. In some circumstances you may not have to pay anything. However, if you have acted fraudulently or without all reasonable care, you will be responsible to cover all the losses in your account.

Don't recognise a transaction on your account?

Call our UK-based Commercial Banking Service Centre immediately with the transaction details on **0345 300 0268** and we'll look into the item on your behalf. We may require you to sign a declaration form disclaiming your knowledge of the transaction(s) and we might block your account number for security purposes in cases where there is suspected unauthorised or fraudulent use of your account.

Business account rates and charges

We have a variety of business account tariffs and try to ensure our rates and charges remain competitive. We do our best to make the numbers easy to follow so you can compare them and choose the one which suits your business need. Speak with your relationship team, or look on our website for more information.

Resolving issues

Help when you need it

Mistakes can happen, and if they do we'll put them right as quickly as possible.

If something goes wrong, help us by having the following information to hand when you call:

- ▶ All relevant bank details – account number, sort code, card, policy or investment number
- ▶ Photocopies of any supporting paperwork, keeping the originals for your own records.

How to make a complaint

If you are unhappy with something we've done and would like to make a complaint:

- ▶ Make sure your usual contact at the bank knows about your complaint and tell them how you think it could be resolved. We'll respond to you, usually within five business days
- ▶ Or you can call our Commercial Telephone Banking Centre on **0345 300 0268**, lines are open 7am–8pm Monday to Friday, or 9am–2pm Saturday. We're closed on all UK public holidays. To call us from outside the UK call **+44 131 549 8724**.

- ▶ Alternatively, you can raise your complaint with Customer Services. Write to **The Manager, Bank of Scotland, Customer Services, PO Box 761, Leeds LS1 9JF**.

Our complaints procedures can be found at <https://business.bankofscotland.co.uk/help/contact-us/complaints-procedure.html>

Taking your complaint further

If we haven't issued our response within eight weeks from the date you first raised your complaint, or if you're dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.



For further information visit the Financial Ombudsman Service website at www.financial-ombudsman.org.uk

The Financial Ombudsman Service is a service set up by Parliament to resolve complaints between financial businesses and their customers. They can consider complaints from individuals, certain small businesses and charities. Further information on the Financial Ombudsman Service, including details of those who are eligible to complain, can be found on their website www.financial-ombudsman.org.uk or you can write to Financial Ombudsman Service, Exchange Tower, London E14 9SR. Alternatively if you want to reach them by phone their contact details are as follows:

- ▶ **0800 023 4567** which is normally free for people ringing from a 'fixed line' phone – but charges may apply if you call from a mobile phone
- ▶ **0300 123 9123** charged at the same rate as 01 or 02 numbers on mobile phone tariffs
- ▶ **+44 20 7964 0500** if you're outside the UK.

The Financial Services & Markets Act 2000 sets out timescales for dealing with such complaints. To reduce inconvenience to you, we aim to reduce those timescales wherever possible.

Business Banking Resolution Service

If you are not eligible for the Financial Ombudsman Service, you may be able to have your complaint reviewed by the Business Banking Resolution Service (BBRS).

The BBRS is an independent organisation set up voluntarily by participating banks to resolve disputes.

The BBRS is free to use and has different eligibility considerations from the Financial Ombudsman Service. For further information, please refer to their website, www.thebbrs.org or email contactus@thebbrs.org or telephone on **0345 646 8825**.

Resolving issues

Solving problems

Important information about compensation arrangements

The Financial Services Compensation Scheme (FSCS) can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share. So, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please ask at your local branch, visit www.fscs.org.uk or call

the FSCS on **020 7741 4100** or **0800 678 1100**. Please note only compensation-related queries should be directed to the FSCS.

Changing your mind?

When you open a new account we will inform you of any right to cancel. If you do want to cancel, please write to us at Bank of Scotland, Commercial Banking, 150 Fountainbridge, Edinburgh, EH3 9PE within 14 days of receiving our letter and we will be happy to cancel the account. Any requests for payment we receive after you exercise your right to cancel will be returned and products or services which require this account to operate will also be cancelled.

We will repay to you any credit balance in your account together with any interest due if credit interest is paid on your account. You will be required to pay any charges for day-to-day banking or other services that you may incur before we receive your request to cancel the account and we will deduct these charges from the monies we return to you.

If your account is overdrawn you must repay the outstanding balance together with any interest and charges that you owe us within 30 days of exercising your right to cancel.

Where possible we will help you find an account from our range which better suits your needs. The right to cancel does not affect your ongoing right to close the account as set out in the terms and conditions.

Financial difficulty

Clear-cut solutions

If you get into difficulty.

We want your business to be successful. However, there may be times throughout your economic cycle when you need extra support. Our approach is to work with you and your circumstances and take the longer term view.

Let us know as soon as possible if there's a problem and we'll deal with any financial difficulty sympathetically and positively.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk and apply to businesses which have an annual turnover of no more than £25 million.

The Standards of Lending Practice can be downloaded from the Lending Standards Board at www.lendingstandardsboard.org.uk



Protect your business

Please ask your relationship management team for a copy of our 'Fraud brochure'.

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

Important information

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 169628.

We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk and apply to businesses which have an annual turnover of no more than £25 million.

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.

Factoring and Invoice Discounting may be provided by one or more of Lloyds Bank Commercial Finance, Lloyds Bank plc or Bank of Scotland plc. Asset Based Lending and Debtor Protection facilities are provided by Lloyds Bank Commercial Finance Ltd. or Lloyds Bank plc. Lloyds Bank Commercial Finance Ltd. Registered Office: No.1, Brookhill Way, Banbury OX16 3EL. Registered in England and Wales no.733011. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. We are a member of UK Finance and subscribe to the Invoice Finance and Asset Based Lending Standards ("IFABL") Framework and Code. The Code can be found at <https://www.ukfinance.org.uk/policy-and-guidance/guidance/invoice-finance-and-asset-based-lending-ifabl-standards-framework-OLD>

Asset Finance facilities are provided by Lloyds Bank plc. The provision of credit or leasing services by Lloyds Bank plc is subject to your meeting their Credit approval. Please ensure that you only apply for credit or leasing services that you can comfortably afford.

Lloyds Bank Asset Finance, part of Lloyds Banking Group, is a member of the Finance & Leasing Association (FLA) and complies with the FLA Business Code of Practice. Lloyds Banking Group is a member of the Lending Standards Board (LSB) and complies with the LSB Standards of Lending Practice for Business Customers (Asset Finance). Further information is available from the FLA at www.fla.org.uk and from the LSB at www.lendingstandardsboard.org.uk

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

Get in touch

 bankofscotland.co.uk/business

 0345 300 0268*

 Speak to your
relationship manager

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/

Calls may be monitored or recorded in case we need to check we've carried out your instructions correctly and to help improve our quality of service.

*Lines are open 7am to 8pm Monday to Friday and 9am to 2pm on Saturday, except on UK bank holidays.

Information correct as at January 2023.