

Your account statement  
Statement sheet number: **37**  
Issue date: **19 August 2016**  
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KAYSTED DIRECTORS PENSION SCHEME  
PENSION PRACTITIONER COM  
DAWS HOUSE  
33-35 DAWS LANE  
LONDON  
NW7 4SD



0 791/1/002332

**PENSION FUND**  
KAYSTED DIRECTORS PENSION SCHEME

Write to us at:  
**Bank of Scotland**  
**PO Box 1000**  
**BX2 1LB**

Call us on: **0345 300 0268** (from UK)  
**+44 131 549 8724** (from Overseas)

Visit us online: [www.bankofscotland.co.uk](http://www.bankofscotland.co.uk)

Your branch: **MONEY MARKET ACC**  
Sort code: **12-20-26**  
Account number: **10080564**  
BIC: **BOFSGB21282**  
IBAN: **GB96 BOFS 1220 2610 0805 64**

### Account Summary

Balance On 19 July 2016	£5,086.77
Total Paid In	£0.32
Total Paid Out	£0.00
<b>Balance On 9 August 2016</b>	<b>£5,087.09</b>

### Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
19 Jul 16		BALANCE BROUGHT FORWARD		5,086.77
9 Aug 16		INTEREST (GROSS)	0.32 CR	5,087.09

### Messages

For important information about compensation arrangements, please refer to the back of this statement.

# Useful information

## Changing your contact details

Please write to us at: **Bank of Scotland, PO Box 1000, BX2 1LB** or visit any Bank of Scotland branch.

If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: **Bank of Scotland International, PO Box 19, Evergreen House, 43 Circular Road, Isle of Man IM99 1AT, British Isles.**

## Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 015 1515**. If you're outside the UK, call us on **+44 800 015 1515**. If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

## Internet and Telephone banking are designed to make your life easier

### Internet Banking

<b>Personal customers</b>	go to <a href="http://www.bankofscotlandhalifax.co.uk/aboutonline/register.asp">www.bankofscotlandhalifax.co.uk/aboutonline/register.asp</a>
<b>Commercial and Business Banking customers</b>	go to <a href="http://www.bankofscotlandbusiness.co.uk/online-banking/">www.bankofscotlandbusiness.co.uk/online-banking/</a>
<b>Private Banking customers</b>	go to <a href="http://www.bankofscotlandprivateclients.co.uk/">www.bankofscotlandprivateclients.co.uk/</a>
<b>Offshore &amp; WorldWide Service customers</b>	go to <a href="http://www.bankofscotland-international.com/offshore-banking.asp">www.bankofscotland-international.com/offshore-banking.asp</a>

### Telephone Banking

call **0345 721 3141** - available 24/7  
call **0345 300 0268**  
call **0345 711 1111**  
call **0345 744 9900**  
(or **+44 1539 736626** from abroad)

## Debit and Cashpoint® Card Charges

- When you use your card in currencies other than in sterling, the amount is converted to sterling on the day it is processed by Visa, using their standard exchange rate that day. We also include a foreign exchange fee of 2.99%. You can find out the Visa exchange rate on 0345 721 3141 (+44 0345 780 1801 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 0345 744 9900 (or +44 1539 736626 from abroad). For Private Banking accounts please call 0345 721 3141.
- When you use a debit card to withdraw cash abroad we will charge you 1.5% of the amount withdrawn. The minimum transaction charge is £2.00. The most we'll charge for each transaction is £4.50. This applies to all foreign cash transactions.
- You'll not pay the cash withdrawal fee when using your debit card at a Bank of Scotland or a LINK ATM in the UK for transactions in sterling, but if you use your debit card over the counter in a bank other than Bank of Scotland, or at a non-LINK ATM, you will be charged the cash withdrawal fee. This fee will not be charged on Private Banking accounts.
- We will also charge the fee if you buy foreign currency or travellers cheques at another bank, the Post Office® or a bureau de change in the UK, but not at Bank of Scotland. This fee will not be charged on Private Banking accounts.
- When you make a purchase (not a cash withdrawal) abroad or in a currency other than sterling - we will charge you £1. This also applies to Internet or home shopping card purchases not made in sterling. This fee will not be charged on Premier, Platinum and Private Banking accounts or accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold and WWS Executive Platinum accounts.
- If you use your Cashpoint® card abroad you will be charged 1.5% (minimum £1.50) of the amount you withdraw.

## Business Debit Card and Business Keycard charges

Full information on our charges is set out in our charges brochures and on our website at [www.bankofscotlandbusiness.co.uk/business-cards/business-charge-card/](http://www.bankofscotlandbusiness.co.uk/business-cards/business-charge-card/) (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any card transaction in a foreign currency, the amount is converted into sterling on the day it is debited to your account, using the Visa exchange rate. The Visa exchange rate includes a foreign exchange administration fee of 2.75%. You can find out the Visa exchange rate by calling us on 0345 721 3141 (+44 345 780 1801 from abroad). **Charges will be shown on your statement or current account charges invoice.**

## Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

**Personal Customers:** visit any branch or for savings account rates visit [www.bankofscotlandhalifax.co.uk/savings/personalrates.asp](http://www.bankofscotlandhalifax.co.uk/savings/personalrates.asp) or call 0345 726 3646 and for bank account rates visit [www.bankofscotlandhalifax.co.uk/bankaccounts/rates-rewards-fees](http://www.bankofscotlandhalifax.co.uk/bankaccounts/rates-rewards-fees) (Call lines are available on (8am-8pm Mon-Fri; 8am-6pm Sat & 9am to 5pm Sun).

**Commercial and Business Banking Customers:** visit [www.bankofscotlandbusiness.co.uk/rates-and-charges/](http://www.bankofscotlandbusiness.co.uk/rates-and-charges/)

**Offshore and Worldwide Service Customers:** visit [www.bankofscotland-international.com/offshore-banking.asp](http://www.bankofscotland-international.com/offshore-banking.asp)

**Private Banking accounts** please call 0345 711 1111.

## Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. E.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.



Protected

### Important information about compensation arrangements

#### For personal customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS). We will provide you with an information sheet and exclusions list every year.

#### Commercial and Business Banking customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Bank of Scotland Commercial and Business Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at <http://www.bankofscotlandbusiness.co.uk/savings/compensation-scheme/>

For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

**Jersey and Isle of Man customers:** Bank of Scotland Jersey Branch is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website ([www.gov.je](http://www.gov.je)) or on request. The Isle of Man branch of Bank of Scotland plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Full details of the Scheme is available on the Isle of Man Financial Supervision Commission's website at ([www.gov.im](http://www.gov.im)) or on request.

## Marketing Information

So that you don't miss out on any opportunities that may be of interest to you, we like to keep you informed of new products and services using mail, phone, email or text message where appropriate to your account.

## Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. **Offshore customers should request a copy of 'How to Voice Your Concerns' from their usual contact.**

## Stop receiving paper statements

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit [www.bankofscotlandhalifax.co.uk/aboutonline/register.asp](http://www.bankofscotlandhalifax.co.uk/aboutonline/register.asp) or any Bank of Scotland branch.

Offshore customers can register at [www.bankofscotland-international.com/offshore-banking.asp](http://www.bankofscotland-international.com/offshore-banking.asp)

## Information is available in large print, audio tape and Braille, on request.

You may contact us using TYPETALK. Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number 169628.

Bank of Scotland plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service. (Please note that due to the schemes' eligibility criteria not all Bank of Scotland business and other non-personal customers will be covered by these schemes.)

We subscribe to The Lending Code; copies of the Code can be obtained from [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

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