



Your account statement
Statement sheet number: 41
Issue date: 19 July 2018
Page: 1 of 1

*** BANK OF SCOTLAND**

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KAYSTED DIRECTORS PENSION SCHEME
PENSION PRACTITIONER
48 CHORLEY NEW ROAD
BOLTON
LANCASHIRE
BL1 4AP

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

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

PENSION FUND
KAYSTED DIRECTORS PENSION SCHEME

Account Summary

Balance On 19 June 2018	£3,201.52
Total Paid In	£0.00
Total Paid Out	£580.00
Balance On 18 July 2018	£2,621.52

Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
19 Jun 18		BALANCE BROUGHT FORWARD		3,201.52
18 Jul 18	Cheque	000015	580.00 DR	2,621.52

Messages

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

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland number SC327000.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

Personal customers

go to www.bankofscotlandhalifax.co.uk/aboutonline/register.asp

Commercial and Business Banking customers

go to www.bankofscotlandbusiness.co.uk/online-banking/

Private Banking customers

go to www.bankofscotlandprivateclients.co.uk/

International & WorldWide Service customers

go to www.bankofscotland-international.com/offshore-banking.asp

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 the Visa Payment Scheme exchange rate on the day. We also include a non sterling transaction fee of 2.99% for each transaction. 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 +440 1539 736626 from abroad). For Private Banking accounts please call 0345 721 3141.
- If you use your debit card or Cashpoint® card to withdraw cash in a currency other than sterling, or to withdraw cash in sterling outside the UK, we will charge you a non-sterling cash fee of £1.50 for each withdrawal. Where you elect to allow the cash machine operator/financial service provider to make the conversion to sterling for you, we will only charge a foreign cash fee of £1.50 for each withdrawal. The provider of the foreign currency may make a separate charge for conversion.
- You'll not pay the cash withdrawal fee when using your debit card to withdraw sterling at a cash machine or over the counter in a bank within the UK.
- If you use your debit card to make a purchase in a currency other than sterling - we will charge you £0.50. 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.

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.bankofscotland.co.uk/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is processed by Visa using the Visa Payment Scheme exchange rate. We will charge you a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Visa exchange rate by calling us on 0345 300 0268. 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 or call **0345 726 3646** and for bank account rates visit 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.bankofscotland.co.uk/business (refer to "Rates and Charges")

Offshore and Worldwide Service Customers: visit 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

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.

For further information about the compensation provided by the FSCS, refer to the FSCS website at 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) 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 Services Authority website at (www.gov.im) or on request.

Privacy notice

We work hard to keep your information secure, which includes regularly reviewing our privacy notice. You can view our full privacy notice at the link below or call us for a copy on **0345 721 3141**.

Personal customers: www.bankofscotland.co.uk/securityandprivacy/privacy
Commercial and Business Banking customers: www.bankofscotland.co.uk/businessprivacy

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 or any Bank of Scotland branch.

Offshore customers can register at 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.

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 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

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