



Your account statement  
Statement sheet number: 17  
Issue date: 3 December 2014  
Page: 1 of 1



ROGER HOWELL SSAS  
PENSION PRACTITIONER COM  
DAWS HOUSE  
LONDON  
UNITED KINGDOM  
NW7 4SD

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

Call us on: **0845 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: **10067861**  
BIC: **BOFSGB21282**  
IBAN: **GB85 BOFS 1220 2610 0678 61**



0 3251/000919

**PENSION FUND**  
ROGER HOWELL SSAS

### Account Summary

Balance On 3 November 2014	£4,074.90
Total Paid In	£0.36
Total Paid Out	£228.00
<b>Balance On 1 December 2014</b>	<b>£3,847.26</b>

### Account Activity

Date	Payment type	Details	Transactions (£)	Balance (£)
3 Nov 14		<b>BALANCE BROUGHT FORWARD</b>		<b>4,074.90</b>
10 Nov 14		INTEREST (GROSS)	0.36 CR	4,075.26
1 Dec 14	Direct Debit	PENSIONPRACTITION PEP937370	228.00 DR	3,847.26

### 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 **08457 20 30 99**. If you're outside the UK, call us on **+44 8547 203 099**. 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 customers</b>	go to <a href="http://www.bankofscotlandbusiness.co.uk/online-banking/">www.bankofscotlandbusiness.co.uk/online-banking/</a>
<b>Corporate customers</b>	go to <a href="http://www.lloydsbankcorporatemarkets.com/">www.lloydsbankcorporatemarkets.com/</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 <b>0845 721 3141</b> - available 24/7
call <b>0845 300 0268</b>
call <b>0845 603 2408</b>
call <b>08457 11 11 11</b>
call <b>0845 604 6335</b>
(or <b>+44 1539 740 730</b> 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 08457 21 31 41 (+44 08457 80 18 01 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 08456 04 63 35 (or +44 1539 740 730 from abroad). For Private Banking accounts please call 08457 11 11 11
- 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 08457 21 31 41 (+44 8457 80 18 01 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 **08457 263646** 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 Customers:** visit [www.bankofscotlandbusiness.co.uk/rates-and-charges/](http://www.bankofscotlandbusiness.co.uk/rates-and-charges/)  
**Corporate Customers:** visit [www.lloydsbankcorporatemarkets.com](http://www.lloydsbankcorporatemarkets.com)  
**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 **08457 11 11 11**.

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

You may contact us using Tynetalk. 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](http://www.lendingstandardsboard.org.uk)

Cashpoint® is a registered trademark of Lloyds Bank plc and used under licence by the Bank of Scotland plc.

## 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.

## Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – 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, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call the FSCS 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS. Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names. If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

**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)