

WELCOME TO INTERNET BANKING

Provided by Scottish Widows Bank





INTRODUCTION

INTERNET BANKING PUTS YOU IN CONTROL OF YOUR BANKING BY GIVING YOU THE FLEXIBILITY TO ACCESS YOUR SCOTTISH WIDOWS BANK SAVINGS ACCOUNT(S)/MORTGAGE ONLINE.

WITH INTERNET BANKING YOU CAN;

- Check account balances and interest rates
- View and print details of recent transactions
- Transfer money between your accounts
- Set up regular overpayments to your Scottish Widows Bank mortgage
- Update your personal and security details
- Apply for other Scottish Widows Bank products and services

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SAFE AND SECURE INTERNET BANKING

We've made sure our Internet Banking service is safe, however you should also do as much as you can to make sure your banking details stay secure. There are a few simple things you can do to protect yourself.

- Don't write your Password or PIN down
- Avoid obvious Passwords, and change them regularly
- Never disclose your Password or PIN to anyone – we'll never ask you for these details
- Change your Password or PIN if you think someone may know it
- If you're using the internet in a public place (for example an internet café), ensure nobody is watching what you are typing, don't leave the PC unattended, and always log out at the end of each session.

Visit our website at www.scottishwidowsbank.co.uk for important information about cookies.

OUR ONLINE PROMISE

We will refund any losses you incur in the unlikely event that your Internet Banking account is affected by online fraud, provided you have taken reasonable care in respect of your account and have taken appropriate steps to keep your Password and PIN safe.

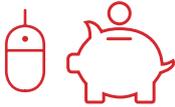


LOGGING IN FOR THE FIRST TIME

The first time you login to Internet Banking, you'll need your Customer ID and Password – we posted each of these to you separately. Here's how to login for the first time:

1. Visit www.scottishwidows.co.uk/bank
2. Click on the "Login" button contained within the "Internet Banking" box
3. Enter your Customer ID and Password where requested
4. Read the Internet Banking terms and conditions. You must accept the terms and conditions to access Internet Banking
5. You'll then be prompted to create a new Password*
6. Enter your email address where asked
7. You'll then be prompted to create a five digit PIN*
8. Click 'agree' to confirm your personal details are correct
9. **For the second customer of joint online savings accounts applications only** – To activate your joint account and before funds can be collected you need to read the terms and conditions for your new account, then tick the "Accept Terms and Conditions" button. Restrictions will be added to the account until this is completed. If this is not done – or we haven't received any documents we've asked you to send us – by the date outlined in your confirmation letter your account will be closed.

* It's important that you remember your new Password and PIN (and the Customer ID we sent you) as you'll need these details each time you login to Internet Banking.



WHAT CAN I DO ONLINE?

Each time you login to Internet Banking, you'll be taken to the 'My Account Overview' screen. The left hand menu on this screen lets you perform various useful tasks – we explain some of these in this section. And, to find out exactly how to do each of these read 'Your step by step guide' (page 6).

IF YOU HAVE A SAVINGS ACCOUNT* YOU CAN:

View your account summary

You can view a summary of your accounts, including details such as balance, interest rate and interest payment frequency. You can also see all your transactions during the last 12 months. See section 1 on page 6 for step by step instructions.

*including Offset Saver Accounts and Mortgage Reserve Accounts.

Transfer money to your Scottish Widows Bank savings account

It's simple to set up regular or one-off transfers from your nominated account (provided an active Direct Debit is in place). We will credit your account when we receive payment. It will earn interest from that day and we will allow you to use it straight away. See section 2 on page 6 for step by step instructions.

You cannot transfer additional funds into a fixed term deposit account using Internet Banking.

Transfer money from your Scottish Widows Bank savings account

Withdrawals from your savings account will be paid by electronic funds transfer to your nominated account. Please remember, for your protection, you can only transfer funds to your nominated account. Withdrawals will be received in your nominated account by the close of the business day following your instruction.

With Internet Banking, the minimum withdrawal you can make is £10, and the maximum is £25,000. Larger withdrawals can be arranged by calling our Customer Services Team on **0345 845 0829**. See section 3 on page 6 for step by step instructions.

For fixed term deposit accounts, no partial withdrawals are allowed. If you need to withdraw your money before the end of the term, you can close your fixed term deposit account, however you'll be charged a withdrawal penalty – please see your terms and conditions for more details. Please call us on **0345 845 0829** to arrange this.

Transfer money between Scottish Widows Bank savings accounts

If you have more than one Scottish Widows Bank savings account, there's no limit to the amount you can transfer between accounts (as long as you have sufficient funds available). Transfers are processed instantly (subject to the terms and conditions of each account). See section 4 on page 7 for step by step instructions.



IF YOU HAVE A MORTGAGE* YOU CAN:

View your account summary

You can view a summary of your mortgage account (including Offset Saver Account). You'll also be able to view all the account activity relating to your mortgage, including your balance and all transactions during the last 12 months. See section 1 on page 6 for step by step instructions.

Arrange regular mortgage overpayments

You may have additional money which you'd like to use to repay some of your Scottish Widows Bank mortgage. If you have a variable rate mortgage, you can make regular overpayments (an overpayment is any amount you pay in addition to your regular monthly mortgage payment), meaning you could pay off your mortgage earlier and reduce the amount of interest you pay. See section 5 on page 7 for step by step instructions. This facility is not available with fixed rate mortgages.

*including Offset Saver Accounts

Manage your Offset Saver Account

If you have an Offset Saver Account linked to your mortgage you'll already be aware of the benefits of offsetting. It's a convenient way of using your savings to reduce the amount of interest you pay and also reduce either the term of your mortgage or monthly payment. See sections 1, 2, 3 and 4 of 'Your step by step guide' for more details.

Manage your Mortgage Reserve Account

You can also manage your Mortgage Reserve Account through Internet Banking. See sections 1, 2, 3 and 4 of 'Your step by step guide' for more details.



YOUR STEP BY STEP GUIDE

We've made the layout of our Internet Banking screens as straightforward as possible. And, to help you get started, here's a step by step guide to some of the things you can do.

Section 1 View your account summary

1. Click on 'View my account list'.
2. Click on the account number of the savings or mortgage account you want to view.

Section 2 Transfer money to your Scottish Widows Bank savings account*

1. Click on 'Payments and Transfers' in the 'Manage Money' menu option.
2. Click on 'Collect from a Nominated Account'
3. Complete the details requested on screen. The details you need to confirm are: amount, the accounts you want to collect from and to, the frequency of the payment(s), and the date of the payment(s).

4. Click on 'Submit'
5. Check that the details of the transfer are correct then enter your PIN Number before clicking on 'Submit'. We'll provide confirmation of the transfer on the next screen. If your proposed transfer(s) is listed within the 'View Existing Payments' menu, you can cancel or amend the transfer.

*not available for fixed term deposit accounts

Section 3 Transfer money from your Scottish Widows Bank savings account*

1. Click on 'Payments and Transfers' in the 'Manage Money' menu option
2. Click on 'Transfer to a Nominated Account'
3. Complete the details requested on screen. The details you need to confirm are: amount, the nominated account you want to transfer to, the frequency of the payment(s), and the date of the payment(s)

*not available for fixed term deposit accounts

4. Click on 'Submit'
5. Check that the details of the transfer are correct then enter the requested digits from your PIN before clicking on 'Submit'. We'll provide confirmation of the transfer on the next screen.

Section 4 Transfer money between your Scottish Widows Bank savings accounts*

You can arrange to transfer money (either instantly or in the future) between Scottish Widows Bank savings accounts (subject to the terms and conditions of your account).

1. Click on 'Payments and Transfers' in the 'Manage Money' menu option.
2. Click on 'Transfer between SWB accounts'
3. Complete the details requested on screen. The details you need to confirm are: amount, the accounts you want to transfer from and to, the frequency of the payment(s), and the date of the payment(s).
4. Click on 'Submit'
5. Check that the details of the transfer are correct then enter your PIN Number before clicking on 'Submit'.

We'll provide confirmation of the transfer on the next screen.

*not available for fixed term deposit accounts

Section 5 Arrange regular mortgage repayments*

1. Click on 'Change Payment Amount' in the 'Mortgage Account Details' menu option.
2. Select the mortgage account you want to make a regular payment to.
3. Choose to make either a 'New Fixed Monthly Payment' or a 'New Regular Monthly Overpayment' then provide your payment amount.
4. 'Click on 'Submit'
5. Check that the details of the transfer are correct then enter your PIN before clicking on 'Submit'. We'll provide confirmation of the transfer on the next screen. You can cancel or amend your overpayment at any time using the 'Change Payment Amount' option.

*Not available with fixed rate mortgages



THE 'ACCOUNT SUMMARY' SCREEN - SAVINGS

'Account Summary' is a screen you're likely to visit on a regular basis. Firstly, we provide lots of useful information relating to your account(s):

| | |
|---------------------------------|---|
| Customer Name(s) | The names(s) of the savings account holders |
| Account Type | Your savings account type |
| Account Number | Your Scottish Widows Bank savings account number |
| Current Balance | The current balance in your account |
| Available Balance | The cleared balance available for withdrawal (Your account may have a minimum balance) |
| Interest Rate | The current interest rate you are earning |
| Interest Payment Frequency | The number of times interest is applied to your account each year |
| Next Interest Payment Date | The next date an interest payment will be applied to your account |
| Statement Frequency | The number of times you will receive a statement for your account each year |
| Next Statement Date | The next date your account statement will be issued |
| Interest Payment Sort Code | If you have set up interest payments to be paid to your nominated account, this is the sort code of your nominated account |
| Interest Payment Account Number | If you have set up interest payments to be paid to your nominated account, this is the account number of your nominated account |

And at the bottom section of the screen, you'll see a table showing your latest account activity. The column headings provide the following information:

| | |
|--------------------|---|
| Posted | The date a transaction was actioned by Scottish Widows Bank |
| Effective | The date a transaction will be effective on your account |
| Description | Details of the type of credit or debit transaction |
| Debits | The value of a transaction which will decrease your balance |
| Credits | The value of a transaction which will increase your balance |
| Balance | The amount you have saved in your account |



THE 'ACCOUNT SUMMARY' SCREEN - MORTGAGES

'Account Summary' is a screen you're likely to visit on a regular basis. Firstly, we provide lots of useful information relating to your account(s):

| | |
|---------------------------------------|---|
| Customer Name(s) | The names(s) of the mortgage account holders |
| Account Type | The type of mortgage you have |
| Account Number | The mortgage account number |
| Current Debit Balance | The amount outstanding on your mortgage |
| Remaining Mortgage Term | The duration of your mortgage term still remaining |
| Interest Rate | The current interest rate of your mortgage |
| Interest Rate Type | The interest rate of your mortgage will be fixed, variable, or tracker |
| Product Expiry Date | This is when your current mortgage deal ends |
| Repayment Type | Your mortgage payments will be Capital and Interest (C&I) or Interest Only (IO) |
| Regular Monthly Payment | Your monthly mortgage payment amount |
| Monthly MPPI Premium | Your monthly Mortgage Payment Protection Insurance premium if you arranged cover through Scottish Widows Bank |
| Monthly Overpayment | Any amount you arrange to pay in addition to your Regular Monthly Payment |
| Total Monthly Payment | This is your Total Monthly Payment (including any MPPI premium and monthly overpayment) |
| Effective Date for Amendments | The date any changes requested by you come into effect |
| Gross Interest Paid Previous Tax Year | The amount of interest applied to your mortgage during the previous Tax Year |

And at the bottom section of the screen, you'll see a table showing your latest account activity. The column headings provide the following information:

| | |
|-----------------------|---|
| Posted | The date a transaction was actioned by Scottish Widows Bank |
| Effective date | The date a transaction will be effective on your account |
| Description | Details of the type of credit or debit transaction |
| Debits | The value of a transaction which will increase your outstanding balance |
| Credits | The value of a transaction which will reduce your outstanding balance |
| Balance | The outstanding money owed on your mortgage |



ADDITIONAL INFORMATION

During any Internet Banking session, you can quickly access a variety of useful information. At the top and bottom of each screen, you'll see links to the following:

FAQ

Frequently asked questions

Contact Us

Our contact details and email enquiry form if you have a question

SWB Home

Takes you to www.scottishwidowsbank.co.uk our website homepage.

Accessibility

Details of how we have made our website customer friendly

Security

Simple guidelines about how to use Internet Banking safely

Terms and conditions

The terms and conditions of our Internet Banking service.

We're always happy to help. If you have any questions, call our Customer Services Team on **0345 845 0829**. Calls charged at local rates from a BT landline, mobiles and other networks may vary. Lines are open Monday to Friday 8am to 6pm (Wednesdays from 10am).

SCOTTISH WIDOWS BANK

Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request.

If you have any special requirements please contact our customer service team on **0345 845 0829**.

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