

PENSION FUND DEPOSIT ACCOUNT 2

Provided by Scottish Widows Bank

SUMMARY BOX

PLEASE READ THIS SUMMARY BOX BEFORE YOU COMPLETE THE APPLICATION AND THEN KEEP IT FOR YOUR RECORDS. **DON'T RETURN IT WITH THE APPLICATION.**

This summary is designed to give enough information to help you easily compare the account with other savings products. It is not intended to replace any terms and conditions.

SUMMARY BOX								
Account name	Pension Fund Deposit Account 2							
What is the interest rate?	The interest rate is variable. The current rate is shown in the table below. <table border="1"><thead><tr><th>Balance</th><th>Gross rate / AER</th></tr></thead><tbody><tr><td>£500+</td><td>0.01%</td></tr></tbody></table> <ul style="list-style-type: none">• Interest can be paid monthly, quarterly or annually.• Monthly interest payments are only available on balances of at least £50,000.• Interest will be paid on all funds in the account.• Interest can be paid to the account or, providing the account balance is above £2,500, transferred to your pre-advised account.		Balance	Gross rate / AER	£500+	0.01%		
Balance	Gross rate / AER							
£500+	0.01%							
Can Scottish Widows Bank change the interest rate?	Yes. We can move the interest rate up or down at any time. For example, if the Bank of England base rate changes, we will review our rates. The terms and conditions explain when and how we will do this.							
What would the estimated balance be after 12 months based on £1,000 deposit?	An illustration of the future balance is shown below. <table border="1"><thead><tr><th>Initial deposit</th><th>Gross rate / AER</th><th>Balance at 12 months</th></tr></thead><tbody><tr><td>£1,000</td><td>0.01%</td><td>£1,000.10</td></tr></tbody></table> <p>This is an illustrative example and assumes that:</p> <ul style="list-style-type: none">• You don't withdraw any money and interest isn't paid out of the account.• The interest rate stays the same.• You make your initial deposit payment on the day you open the account.• You don't make any further deposits.		Initial deposit	Gross rate / AER	Balance at 12 months	£1,000	0.01%	£1,000.10
Initial deposit	Gross rate / AER	Balance at 12 months						
£1,000	0.01%	£1,000.10						
How do I open and manage my account?	You can open an account by printing our online application form and posting it to us. <ul style="list-style-type: none">• Applicants must be aged 16 and over and a UK resident.• The minimum initial deposit is £500.• The account cannot have a balance of more than £5,000,000. If you wish to discuss special arrangements, please call us.• Additional payments into the account must be at least £100. You can manage the account over the telephone and by post.							

SUMMARY BOX (CONTINUED)

SUMMARY BOX (CONTINUED)	
Can I withdraw money?	<ul style="list-style-type: none">• Yes. You can make withdrawals from the account.• Individual withdrawals must be at least £100.
Additional information	<ul style="list-style-type: none">• Accounts can be opened in sole or joint names.• You can close the account at any time.• There is a 14-day cancellation period from the account opening date during which the account can be closed without any charge.• AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.• Gross rate means we will not deduct tax from the interest we pay on money in the account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC).

Scottish Widows Bank is a trading name of 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 number 119278.

52219 Summary box 04/18

PENSION FUND DEPOSIT ACCOUNT 2

Provided by Scottish Widows Bank

APPLICATION FORM

Account Number (For office use only)

SIC Code

6	5	3	0	0
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Please complete this form in BLOCK CAPITALS and in ink.

APPLICATION CHECKLIST

In order for us to open your account and complete our verification procedures you must provide the following:

Bank identification

We're required to verify the account you use to fund the opening balance of this account. If you're opening this account with a cheque drawn on the nominated account listed in section 6 of this application form this is sufficient verification. If your opening deposit is being made by Direct Debit, or is coming from a different account to that listed in section 6 you must provide one of the following documents as verification of the account you are using:

An original recent bank/building society statement* **OR**

A cancelled cheque

*If you print out an online statement this must be certified by your branch.

Identification documentation

To allow us to verify the identity of your pension fund, you must provide HM Revenue & Customs documentation showing the scheme reference number for the pension fund.

If we can help clarify any of these requirements please call us on 0345 845 0829

We cannot process your application without sight of these documents, which will be returned accordingly.

All fields marked with an * are completed.

INTRODUCER DETAILS (TO BE COMPLETED BY FINANCIAL ADVISER OR OTHER INTRODUCER IF APPLICABLE)

Name

Company name and address

Postcode

Phone number

Email Address

Financial Services Register number (if applicable)

If they are part of a network please give details



1. DEPOSITOR DETAILS

Type of business:

PENSION FUND

HMRC Scheme Reference Number*

Has the Pension Fund been incorporated / established in the UK?*

Yes

No

If not UK, please specify the country it was incorporated / established in*

Account Name*

The 'Account Name' must be the same in sections 1 and 6 for the account to be fully operational.

Address*

Postcode

Date moved to address*

(DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY)

From

To

From

To

Use the additional details section at the back of the form to list additional previous addresses as required.

Main Signatory Contact*

Telephone Number

Email Address

2. TAXATION STATUS

Interest will be paid gross and you will be responsible for paying any tax due to HMRC.

3. CATEGORY OF PENSION FUNDS

(please tick as appropriate)

Designated funds

(Please refer to the undertakings and confirmation detailed in section 12 before completing the rest of the application form).

Pooled funds
(more than one beneficial owner)

(Please refer to the undertakings and confirmation detailed in section 14 before completing the rest of the application form).

4. DEPOSIT DETAILS

You must complete the following details, as we're unable to open your account without this information:

Do you intend to save into this account on an ongoing basis? (please select)

No: Initial deposit only.

Yes: Monthly £ and/or Annually £

4. DEPOSIT DETAILS (CONTINUED)

Please credit the following into my account:

a) Enclosed cheque made payable to Scottish Widows Bank account holder(s) name. £

b) Transfer of† £

from our existing Scottish Widows Bank account – a/c no.

† If you'd like to transfer the full balance and close your existing account please tick here

c) By CHAPS transfer, please contact us on **0345 845 0829** for requirements.

d) By Direct Debit (Please note that a Direct Debit will not be effective until three working days after receipt).

Single Payment Amount: £ OR Regular Payment Amount: £

Value Date: (If Applicable DD MM YYYY)

Frequency:

Start Date (DD MM YYYY)

End Date

(If Applicable DD MM YYYY)

5. INTEREST APPLICATION

If you don't complete this section interest will be paid annually to the nominated account listed in section 6.

Please complete the relevant boxes.

Monthly† Quarterly Annually a) by adding it to this account.

† A minimum balance of £50,000 is required for monthly interest.

b) by sending it to the bank or building society account in Section 6.

6. NOMINATED BANK OR BUILDING SOCIETY (MAIN CURRENT ACCOUNT)

Bank/Building Society Name*

Address:

Postcode:

Account Name*

The 'Account Name' must be the same in sections 1 and 6 for the account to be fully operational.

Account Number*

Sort Code*

Roll Number (if applicable)

7. FREQUENCY OF STATEMENTS

The Payment Services Regulations (2017) changed the rules around how often banks send statements for savings accounts. We'd like you to confirm your preferred statement frequency (annually, six-monthly, quarterly or monthly). **These statements will be in paper form.** Whatever you decide, you can ask us for a statement of your recent transactions at any time, and free of charge, by contacting us.

How often would you like to receive your printed statements?

Annually Six-monthly Quarterly Monthly

8. PRIVACY STATEMENT

It is important that you understand how the personal information you give us will be used. Therefore please read our short privacy notice below before continuing with this application.

Note: The words 'you' and 'your' refer to the applicants, signatories, underlying client or other interested parties as appropriate. The words 'we', 'our' and 'us' refer to Scottish Widows Bank.

PRIVACY STATEMENT

Who looks after your personal information

Your personal information will be held by Scottish Widows Bank, a trading name of Lloyds Bank plc, which is a part of Lloyds Banking Group. More information on the Group can be found at www.lloydsbankinggroup.com

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customers' needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from, or through, other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- In certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- The right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- The right to get us to correct personal information that is wrong or incomplete.
- In certain circumstances, the right to ask us to stop using or delete your personal information.
- From 25th May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud

8. PRIVACY STATEMENT (CONTINUED)

prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services.

Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone

you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at http://www.scottishwidows.co.uk/bank/about-us/full_privacy_notice.html or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <https://www.scottishwidows.co.uk/secure/forms/bank/global/product-enquiries> You can also call us on 0345 845 0829 (or 0044 131 655 2000 from overseas).

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 845 0829 (or 0044 131 655 2000 from overseas) and tell us you want to speak to our Data Privacy Officer.

Version Control

This notice was last updated in February 2018.

9. ACCOUNT OPERATING AND SIGNING INSTRUCTIONS

Please indicate on which basis you wish to operate the account:

Telephone basis with any one signatory from the appointed persons in Section 10. **Proceed to section 9a**

or

Postal basis only – by choosing this option we can only transfer funds if we have written authority signed in accordance with the signing instructions. **Proceed to section 9b.**

9a In order to provide confidential telephone access we require the following codewords. When receiving telephone instructions we will ask for both of these.

Any UK place name

Codeword of your choice

Always take reasonable steps to keep the passwords and other security information secret at all times. This is essential to help prevent fraud and protect the accounts. Take care when storing or disposing of information about your accounts. You should take simple steps such as shredding printed materials.

It is essential that you tell us as soon as possible if you suspect or discover someone else knows your security information – call our customer service team on 0345 845 0829.

9b Signing instructions:

For Example:

- Any two persons from three to sign.
- Director/Treasurer/Named person plus one other to sign.

Please note:

Any signing instruction noted in **9b** supersedes telephone instructions for transactions.

Information only will be provided to any signatory on confirmation of the codewords given in section **9a**, if required.

10. SIGNATORIES

The persons whose signatures appear below, declare that monies are being/will be deposited in Scottish Widows Bank Pension Fund Deposit Account 2 in the name of the account holder(s) as legal owner(s).

You declare that the information given on this form is true to the best of your knowledge.

You confirm that your organisation has received a copy of the Financial Services Compensation Scheme information sheet.

You hereby authorise us to provide account information or transfer funds to or from the main bank account (detailed in Section 6) on receiving written or verbal instructions in accordance with the applicable Terms and Conditions.

You acknowledge that no third party transactions will take place and that only electronic funds transfer between the Pension Fund Deposit Account 2 and the main bank account (detailed in Section 6) will be undertaken.

You, the undersigned, hereby authorise us to accept and act on instructions requesting account withdrawals in accordance with the account operation and signing instructions given in Section 9.

The persons whose signatures appear below agree to the Terms and Conditions of the Pension Fund Deposit Account 2 (you should read the Terms and Conditions before you decide whether to accept them) and all Undertakings as detailed in Sections 12 or 14 as applicable.

To comply with Money Laundering Regulations Scottish Widows Bank need to verify the identity of the pension fund and the individual pension fund holder.

Scottish Widows Bank may make searches now and in the future about you with an online reference agency who will supply information for the purpose of verifying your identity. Scottish Widows Bank may also obtain documents from you confirming your identity and address or confirming the existence of your organisation.

You will not be allowed to operate the account until the Money Laundering checks are complete.

Name*

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address*

(DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY)

From

To

From

To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality*

Sex Male

Female

(List all if more than one held. Use additional details section if required)

Signature

Date (DD MM YYYY)

†Existing relationship may include customer, introducer, trustee, signatory, or beneficial owner.

10. SIGNATORIES (CONTINUED)

Name*

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address* (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality*

Sex Male Female

(List all if more than one held. Use additional details section if required)

Signature

Date (DD MM YYYY)

Name*

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address* (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

†Existing relationship may include customer, introducer, trustee, signatory, or beneficial owner.

10. SIGNATORIES (CONTINUED)

Nationality*

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

Name*

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address*

(DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality*

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

For any additional signatories, please provide the same details as requested above in the additional details section at the back of the application form.

11. OTHER INTERESTED PARTIES (FOR EXAMPLE BENEFICIARIES)

Important – This section should be completed by each individual pension fund holder not already listed as a signatory in Section 10.

To comply with Money Laundering Regulations Scottish Widows Bank need to verify the identity of each individual pension fund holder.

Scottish Widows Bank may make searches now and in the future about you with an online reference agency who will supply information for the purpose of verifying your identity. Scottish Widows Bank may also obtain documents from you/the trustees/signatories confirming your identity and address. Please read our Privacy Statement in Section 8 for more details.

Name

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

†Existing relationship may include customer, introducer, trustee, signatory, or beneficial owner.

11. OTHER INTERESTED PARTIES (FOR EXAMPLE BENEFICIARIES) (CONTINUED)

Address (personal)

Postcode

Date moved to address (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

Name

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

†Existing relationship may include customer, introducer, signatory, or beneficial owner.

11. OTHER INTERESTED PARTIES (FOR EXAMPLE BENEFICIARIES) (CONTINUED)

Name

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

Nationality

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

Name

Capacity/Position

Date of birth (DD MM YYYY)

Do you have an existing relationship with Scottish Widows Bank?† Yes No

Address (personal)

Postcode

Date moved to address (DD MM YYYY)

If the applicant has been at their present address for less than three years please provide previous addresses to cover this period. For foreign nationals we require a five year address history.

Previous address

Postcode

Date lived at

this address (MM YY) From To From To

Use the additional details section at the back of the form to list additional previous addresses as required.

†Existing relationship may include customer, introducer, signatory, or beneficial owner.

11. OTHER INTERESTED PARTIES (FOR EXAMPLE BENEFICIARIES) (CONTINUED)

Nationality

(List all if more than one held. Use additional details section if required)

Sex Male Female

Signature

Date (DD MM YYYY)

For any additional 'other interested parties', please provide the same details as requested above in the additional details section at the back of the application form.

12. UNDERTAKINGS AND CONFIRMATION FOR DESIGNATED FUNDS

To comply with Money Laundering Regulations Scottish Widows Bank needs to identify the underlying client for opening designated client fund accounts.

Scottish Widows Bank may make searches, now and in the future, of the underlying client with an online reference agency who will supply information for the purpose of verifying their identity. Scottish Widows Bank may also obtain documents from you confirming their identity and address.

You will not be allowed to operate the account until the Money Laundering checks are complete.

Undertakings and Confirmation, you, hereby, confirm and undertake that:

- a) you will only send monies from UK resident natural persons acting outside the course of their trade, industry or profession, and whose funds have come from a UK regulated entity and that only sterling payments will be accepted by you in respect of funds deposited with us.
- b) no monies will be forwarded by you to us in relation to customers who may not be dealt with under UK laws and regulations.
- c) the client made the decision to place or remove funds to/from this account and that you are not entitled to instruct us to make transactions on this account, unless you have an instruction from the client to do so.
- d) you will ensure that the client is aware that Scottish Widows Bank is the provider of the account.
- e) you will permit Scottish Widows Bank and its employees or agents access to your premises and/or records upon reasonable prior notice for the purpose of inspecting, verifying, monitoring or testing the manner and performance of our obligations under the terms and conditions of this account.
- f) you will promptly on request by Scottish Widows Bank or any other personnel acting for or on behalf of Scottish Widows Bank or the Financial Services Compensation Scheme ("FSCS") or any successor body, provide Scottish Widows Bank or the FSCS with the name of and contact details for all clients on behalf of whom accounts are/have been held by Scottish Widows Bank, and such other details relating to those clients and the accounts as such person may reasonably request, where such details are required by Scottish Widows Bank or the FSCS for the purpose of compensating clients under the FSCS or for the purposes of any liquidity assessment or audit.

13. CLIENT DETAIL

Details of Client

Name of Client:

Address:

Postcode

Nationality:

(List all if more than one held. Use additional details section if required)

Date of Birth: (DD MM YYYY)

14. UNDERTAKINGS AND CONFIRMATION FOR POOLED FUNDS (MORE THAN ONE BENEFICIAL OWNER)

Undertakings and Confirmation, you, hereby, confirm and undertake that:

- a) pursuant to the AML Regulations, etc, appropriate checks (the AML checks) have been undertaken on all clients whose funds are included in the new account and that (pursuant to such AML checks) you hold copies of all necessary due diligence documents (the AML documents).
- b) you will provide us with confirmation in writing if you identify any issue with such AML checks and/or the AML documents.
- c) you will provide us, upon demand, with the underlying due diligence (including, without limitation, copies of relevant AML documents and evidence of individual client ownership of the funds) relating to any customer whose funds are included in the new account.
- d) you will provide us with information regarding any beneficial owner who owns 10% or more of the balance of the new account.
- e) you will only send monies from UK resident natural persons acting outside the course of their trade, industry or profession, and whose funds have come from a UK regulated entity and that only sterling payments will be accepted by you in respect of funds deposited with us.
- f) no monies will be forwarded by you to us in relation to customers who may not be dealt with under UK laws and regulations.
- g) the client made the decision to place or remove funds to/from this account and that you are not entitled to instruct us to make transactions on this account, unless you have an instruction from the client to do so.
- h) you will ensure that the client is aware that Scottish Widows Bank is the provider of the account.
- i) you will permit Scottish Widows Bank and its employees or agents access to your premises and/or records upon reasonable prior notice for the purpose of inspecting, verifying, monitoring or testing the manner and performance of our obligations under the terms and conditions of this account.
- j) you will promptly on request by Scottish Widows Bank or any other personnel acting for or on behalf of Scottish Widows Bank or the Financial Services Compensation Scheme ("FSCS") or any successor body, provide Scottish Widows Bank or the FSCS with the name of and contact details for all clients on behalf of whom accounts are/have been held by Scottish Widows Bank, and such other details relating to those clients and the accounts as such person may reasonably request, where such details are required by Scottish Widows Bank or the FSCS for the purpose of compensating clients under the FSCS or for the purposes of any liquidity assessment or audit.

DIRECT DEBIT INSTRUCTION

HOW TO COMPLETE YOUR NEW DIRECT DEBIT

Using your cheque book as a guide please complete:

1. The full name and address of the bank or building society where your account is held.
2. The name of the account holder as shown on your cheques.
3. The branch sort code number.
4. The account number.

Finally, sign and date the instruction and return it to
Scottish Widows Bank PO Box 12757 67 Morrison Street
Edinburgh EH3 8YJ

Bank/Building Society
Name and Address

Bank/Building Society
Sort Code

ABC BANK LTD 17 MAIN ST YOUR TOWN		20-83-45	
Pay _____		£ _____	
_____		JOHN SMITH	
277860	208345	0052678	
Cheque Number	Bank/Building Society Sort Code	Account Number	Name of Account to be debited

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Scottish Widows Bank will notify you 10 working days* in advance of your account being debited or as otherwise agreed. If you request Scottish Widows Bank to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Scottish Widows Bank or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Scottish Widows Bank asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



*If you wish to change the amount to be paid or the payment dates, we require only 3 working days' notice to arrange the transfer.

This Guarantee should be detached and retained by the Payer.

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT

Please fill in the whole form and send it to:

Scottish Widows Bank, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.

1. Name and full postal address of your Bank or Building Society branch.

To the Manager

Originator's Identification Number

Bank/Building Society

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Address

Postcode

2. Name of account holder(s)

3. Branch Sort Code

4. Bank or Building Society account number

5. Scottish Widows Bank account number

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY

Please pay Scottish Widows Bank, Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Bank and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

(DD MM YYYY)

(for Bank use only)

Banks and building societies may not accept Direct Debit instructions from some types of account.



FOR MORE INFORMATION

For further information on the products and services provided by Scottish Widows Bank,
please call our customer service team on:



0345 845 0829

If calling from overseas telephone:

00 44 131 655 2000



Or visit our website:

www.scottishwidowsbank.co.uk

Lines are open 8am to 6pm Monday to Friday (Wednesday from 10am).

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**.

Scottish Widows Bank is a trading name of 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 number 119278.

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SCOTTISH WIDOWS
