

# E-CASH ISA 3

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	E-Cash ISA 3						
What is the interest rate?	<p>The interest rate is variable. The current rate is shown in the table below.</p> <table border="1"><thead><tr><th>Balance</th><th>Tax-free rate</th></tr></thead><tbody><tr><td>£10+</td><td>0.35%</td></tr></tbody></table> <ul style="list-style-type: none"><li>Interest can be paid twice a year on 1st April and 1st October, or yearly on 1st April.</li><li>Interest will be paid on all funds in the account.</li><li>Interest can be paid to the account. Alternatively, it can be transferred to a different account with us in the same name or, providing the account balance is above £2,500, transferred to your pre-advised account.</li></ul>	Balance	Tax-free rate	£10+	0.35%		
Balance	Tax-free rate						
£10+	0.35%						
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?	<p>An illustration of the future balance is shown below.</p> <table border="1"><thead><tr><th>Initial deposit</th><th>Tax-free rate</th><th>Balance at 12 months</th></tr></thead><tbody><tr><td>£1,000</td><td>0.35%</td><td>£1,003.50</td></tr></tbody></table> <p>This is an illustrative example and assumes that:</p> <ul style="list-style-type: none"><li>You don't withdraw any money and interest isn't paid out of the account.</li><li>The interest rate stays the same.</li><li>You make your initial deposit payment on the day you open the account.</li><li>You don't make any further deposits.</li></ul>	Initial deposit	Tax-free rate	Balance at 12 months	£1,000	0.35%	£1,003.50
Initial deposit	Tax-free rate	Balance at 12 months					
£1,000	0.35%	£1,003.50					
How do I open and manage my account?	<p>You can open an account by printing our online application form and posting to us.</p> <ul style="list-style-type: none"><li>Applicants must be aged 16 and over and a UK resident.</li><li>The minimum initial deposit is £10.</li><li>You can set up a direct debit to pay into the account regularly.</li><li>The annual ISA limit applies. The current ISA limit can be found at <a href="http://www.gov.uk/individual-savings-accounts">www.gov.uk/individual-savings-accounts</a>. The full amount can be saved in any combination of permitted ISAs.</li><li>You can transfer an existing ISA to us.</li></ul> <p>You can manage the account over the telephone and online.</p>						

## SUMMARY BOX (CONTINUED)

SUMMARY BOX (CONTINUED)	
Can I withdraw money?	<ul style="list-style-type: none"><li>• Yes. You can make withdrawals from the account.</li><li>• Individual withdrawals must be at least £10.</li><li>• Any money moved out of the account will lose its tax-free status unless it is paid back into the account before the end of the tax year. Tax treatment depends on your individual circumstances and may change in future.</li></ul>
Additional information	<ul style="list-style-type: none"><li>• Accounts can only be opened in a sole name.</li><li>• You must not pay into more than one cash ISA, or more than your yearly ISA allowance into any combination of permitted ISAs, within the same tax year.</li><li>• This is a flexible ISA, so if you make a withdrawal, you can pay that money back into the account before the end of the tax year and not limit the amount you can save in your cash ISA tax free.</li><li>• Tax-free is where interest is exempt from income tax.</li><li>• There is a 14-day cancellation period from the account opening date during which the account can be closed without any charge.</li></ul>

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.

52221 Summary box 02/18

# E-CASH ISA 3

Provided by Scottish Widows Bank

## APPLICATION FORM

Account Number (For office use only)

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 and comply with taxation regulations, you must provide the following:

Declaration signed and all required details completed

Completed Direct Debit mandate enclosed

Email address completed for Internet Banking

Completed ISA Transfer Instruction form (if applicable)

#### 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 balance 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.

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.

### 1. 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 part of a network  
please give details





#### 4. PAYMENT

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 £

Please credit the following to my E-Cash ISA 3 Account with you (tick one or more as appropriate).

Enclosed cheque(s) for: £ \_\_\_\_\_ made payable to 'Scottish Widows Bank <account holder's name>'.  
(Third party cheques are not permitted – please see section 4.3 of the Personal Savings Account Conditions)

Transfer of: £ \_\_\_\_\_ from my/our existing Scottish Widows Bank account –  
Account No. \_\_\_\_\_

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

Transfer my ISA from another provider to my Scottish Widows Bank E-Cash ISA 3.  
(Please complete the ISA transfer instruction form at the back of this application).

By monthly transfer of: £ \_\_\_\_\_ on \_\_\_\_\_ day every month by Direct Debit.

By annual transfer of: £ \_\_\_\_\_ on \_\_\_\_\_ date of every year by Direct Debit.

If we don't receive the minimum balance required to fund this account within 30 calendar days of the account opening, the account will be closed.

#### 5. INTEREST OPTIONS

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 to indicate how you would like your interest paid: Half yearly Yearly

- a) By adding it to this Scottish Widows Bank account.
- b) By adding to a different Scottish Widows Bank account held in your name or a joint account that you are named on.
- a/c no
- Held in the name of \_\_\_\_\_
- c) By adding it to my/our bank or building society account detailed in section 6. (Minimum balance of £2,500 required.)

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

Bank/Building Society Name\*

Branch Address\*

Postcode\*

Account Name\*

Account Number\*

Branch Sort Code\*

Roll No\* (Building Society only)

## 7. FREQUENCY OF STATEMENTS

How often would you like to receive your printed statements?

Annually                      Six-monthly                      Quarterly                      Monthly

## 8. IMPORTANT – FOR YOUR SECURITY

In order to provide telephone access we require details to be included for numbers 1, 2 and 3. However, if you are an existing Scottish Widows Bank account holder and wish to use the security codewords already provided please tick here and proceed to the next section.

1. First primary school\*
2. Mother's maiden name\*
3. Customer Code Word\*

When receiving telephone enquiries we will ask for the above passwords.

**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 your accounts. Take care when storing or getting rid of information about your accounts. You should take simple steps such as shredding printed material.**

## 9. YOUR MARKETING CHOICES

We'd like to keep you up to date on products and offers that may be of interest to you. Select how you want us to contact you below.

This won't affect any information we have to send you, such as statements.

Don't worry, if you change your mind, you can update your choices at any time.

<b>INTERNET BANKING</b> You'll see relevant messages when you log on to Internet Banking and our apps. If you choose 'No', you may still see messages, but they won't be tailored to you.	Yes	No
<b>EMAIL</b>	Yes	No
<b>POST</b>	Yes	No
<b>DEVICE MESSAGING</b> You'll receive relevant notifications to your mobile device.	Yes	No
<b>TEXT MESSAGE</b>	Yes	No
<b>PHONE</b>	Yes	No

### About Scottish Widows Bank

By saying 'Yes' to your choices above you're giving consent to Scottish Widows Bank to use your personal information to send you relevant offers and products. Scottish Widows Bank includes the following legal entities:

- Lloyds Bank Plc

Scottish Widows Bank may send you carefully selected messages on products and offers from other companies within Lloyds Banking Group. <http://www.lloydsbankinggroup.com/our-brands/>

## 10. 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 applicant(s) and may be taken to mean the plural as well as the singular. The words 'our', 'we' 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 part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://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 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.

## 10. PRIVACY STATEMENT (CONTINUED)

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](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.

## 11. DECLARATION

I, the person whose signature appears below, declare that monies are being/will be deposited in Scottish Widows Bank E-Cash ISA 3 as sole beneficial owner. I declare that the information given on this form is true to the best of my knowledge. Account withdrawals should be sent direct to my bank/building society account in section 6. I apply to subscribe for an E-Cash ISA 3 for the tax year / and each subsequent year until further notice. **(NB: Tax year must be completed, e.g. 17/18)**

### I declare that

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
- I have not subscribed and will not subscribe to another cash ISA in the same tax year that I subscribe to this cash ISA, and I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Scottish Widows Bank if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

### I authorise Scottish Widows Bank

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

I have received a copy of the Financial Services Compensation Scheme information sheet.

I agree to the Personal Savings Account Conditions.

I declare that this application form has been completed to the best of my knowledge and belief.

Signature\*

Date (DD MM YYYY)



# ISA TRANSFER INSTRUCTION FORM

URN (For office use only)

CISA

We adhere to The British Bankers' Association Cash ISA transfer guidelines, which specify the legal requirement that the cash ISA transfer process should take no longer than 15 working days to complete. We'll pay interest at your new cash ISA rate from the date your existing cash ISA provider actions the request, which means you earn interest every day of the transfer process. Visit the British Bankers' Association website for more details: [www.bba.org.uk](http://www.bba.org.uk)

When transferring from a stocks & shares ISA, an innovative finance ISA or lifetime ISA, the process should take no longer than 30 calendar days. We'll pay interest from the date that is quoted on the ISA transfer form, in line with the HMRC ISA Guidance, as long as your funds were able to be transferred from your old account when we made the request.

This form will be sent by Scottish Widows Bank to your existing ISA provider as an instruction to transfer funds. Upon receipt of the funds Scottish Widows Bank will send you notification that the funds have been received and details of your new ISA account.

## A. ABOUT YOU

1. Your title      (please specify)

2. Your surname

3. Your first name(s)

4. Your address

Postcode

Date moved to address

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)

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

5. Telephone number

6. National Insurance Number

(You'll find your National Insurance (NI) number on a pay slip, pension book, p60, p45 or tax return. If in doubt, ask your employer or tax office. Unfortunately we can't open an ISA for you if you can't provide your NI number).

7. Your date of birth (DD MM YYYY)

## B. DETAILS OF THE ISA TO BE TRANSFERRED

Existing ISA type:

1. Existing ISA provider

2. Address of existing ISA provider

Postcode

3. Existing cash ISA sort code (if applicable)

4. Existing cash ISA account number

OR

**B. DETAILS OF THE ISA TO BE TRANSFERRED (CONTINUED)**

**Roll number/Reference**

(if your existing ISA provider is a building society or you are transferring from a stocks & shares ISA, an innovative finance ISA or a lifetime ISA)

Do you want to transfer all or part of your existing savings?      All                      Part amount: £

(If requesting a partial transfer, please check with your existing ISA provider that this is possible. If requesting a full transfer please be aware your existing ISA will be closed).

Do you want to transfer your current tax year subscription as part of this transfer?      Yes                      No

(If you are transferring money from your current tax year ISA, you must transfer the full amount.)

Amount you'd like to transfer from the current tax year                      £

(If you are transferring your current tax year subscription this must be the total amount invested in the current tax year)

Amount you'd like to transfer from previous tax years                      £

Where a period of notice is required for closure / part transfer of your existing ISA, you give your consent to:

Serve the full notice period before this instruction can be processed

Proceed immediately with the transfer and bear any consequential penalty which may be applied

**Cash ISA transfer authority**

I authorise you to provide Scottish Widows Bank with any information they require about the cash ISA detailed on this form, and to transfer it to them as detailed.

**Stocks & shares ISA transfer authority**

Please sell the investments held in my stocks and shares ISA and transfer the proceeds to Scottish Widows Bank.

*Your current stocks and shares ISA manager may impose exit charges or other costs associated with transfer. You will be responsible for paying these charges so please check with your current provider.*

*You are transferring your subscriptions into a cash ISA. This means that if you are transferring from a stocks and shares ISA the investments you currently hold will have to be sold. It is possible that you could lose out if there is a rise in the market whilst the transfer is being completed and we do not accept liability for any such loss.*

**Innovative finance ISA transfer authority**

Please sell the investments held in my innovative finance ISA and transfer the proceeds to Scottish Widows Bank.

*Your current innovative finance ISA manager may impose exit charges or other costs associated with transfer. You will be responsible for paying these charges so please check with your current provider.*

*You are transferring your subscriptions into a cash ISA. This means that if you are transferring from an innovative finance ISA the investments you currently hold will have to be sold. It is possible that you could lose out if there is a rise in the market whilst the transfer is being completed and we do not accept liability for any such loss.*

**Lifetime ISA transfer authority**

Please transfer any cash and sell any stocks and shares held in my lifetime ISA and transfer the proceeds to Scottish Widows Bank.

*Your current lifetime ISA manager may impose exit charges or other costs associated with transfer. Your funds will be transferred to Scottish Widows Bank after any bonuses and exit fees have been repaid. You will be responsible for paying these charges so please check with your current provider.*

*You are transferring your subscriptions into a cash ISA. This means that if you are transferring from a lifetime ISA the investments you currently hold will have to be sold. It is possible that you could lose out if there is a rise in the market whilst the transfer is being completed and we do not accept liability for any such loss.*

Signature\*

Date (DD MM YYYY)

**Payment Options (For existing ISA company's use)**

Please make payment to Scottish Widows Bank via Faster Payment, Bacs or CHAPS using the following details:-

- Scottish Widows Bank Sort Code 30-18-05, A/C No 00030267.  
Please quote the customer's name and Scottish Widows Bank ISA account number.

**SEND YOUR COMPLETED APPLICATION FORM TO:**

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

If you have any questions about your application, please call our customer service team on 0345 845 0829.

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

# 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**

1. Bank/Building Society Name and Address		3. Bank/Building Society Sort Code	
ABC BANK LTD 17 MAIN ST YOUR TOWN		20-83-45	
Pay _____		£ _____	
_____		JOHN SMITH	
277860	208345	0052678	
Cheque Number	3. Bank/Building Society Sort Code	4. Account Number	2. 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

Bank/Building Society

Originator's Identification Number

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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

_____	(for Bank use only)
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## 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)

_____
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_____
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Date \_\_\_\_\_ (DD MM YYYY)

**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](http://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.

52221 02/18

**SCOTTISH WIDOWS**

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