

E-Cash ISA

Maximise your
tax breaks with
an online cash ISA

A name you know and trust

Scottish Widows Bank is wholly owned by Scottish Widows Group Ltd. Founded in 1815, Scottish Widows is one of Britain's strongest and most respected financial institutions and the Bank is proud to continue the tradition of providing quality products and services.

Key features

Operated by Internet Banking.

Key Features include:

- Tax free savings at a consistently high rate of interest.
- Minimum balance only £10.
- Current investment limit £3,600 per tax year.
- We can accept inward transfer of cash ISAs, previously known as mini cash ISAs, from other financial institutions, please consult us for further information.
- Rate is guaranteed to be no less than 0.25% below Scottish Widows Bank Base Rate until 31 December 2012.
- No hidden costs or penalties.

ISA Rules from 6 April 2008

- Mini cash ISAs, Tessa-only ISAs (TOISAs) and the cash component of a maxi ISA have all been reclassified as 'cash ISAs'.
- Mini stocks and shares ISAs and the stocks and shares component of a maxi ISA have been reclassified as 'stocks and shares ISAs'.
- All Personal Equity Plan (PEP) accounts have automatically become stocks & shares ISAs and become subject to the ISA rules.
- ISAs are now available indefinitely.

Structure and Limits

- ISA savers will be able to invest in two separate ISAs each tax year; a cash ISA and a stocks and shares ISA.
- The annual ISA investment allowance has been raised to £7,200. Up to £3,600 of that allowance can be saved in a cash ISA with one provider. The remainder of the £7,200 can be invested in stocks and shares with either the same or a different provider. For example, you can choose to save £1,000 in a cash ISA with one provider and £6,200 in a stocks and shares ISA with a different provider.
- You can transfer some or all of the money saved in previous tax years from cash ISAs to stocks and shares ISAs without affecting your annual ISA investment allowance.

- You are also able to transfer money saved in the current tax year in cash ISAs to stocks and shares ISAs. Such transfers must be the whole amount saved in that tax year in that cash ISA up to the day of the transfer. Once money saved in the current tax year is transferred from a cash ISA to a stocks and shares ISA, it is treated as if it had been invested directly into a stocks and shares ISA in that tax year. You are able then to still save up to the full remaining balance of your £7,200 annual ISA investment allowance in ISAs in that tax year.
- Our E-Cash ISA does not qualify as a deposit based stakeholder pension product.

Opening the account

- Simply complete the application form and Direct Debit mandate and send this to us with your personal cheque deposit. Third party cheques are not permitted. **If you are making your initial deposit by Direct Debit, we require identification in the form of an original bank statement, cancelled cheque or pre-printed pay-in slip from a UK bank or building society current account on which you are named. (The details provided should also match section 6 of the application form.)**
- We will send you a welcome pack with operating information within five business days of receiving your initial investment.
- Statements for the E-Cash ISA, will be produced yearly on 6 April.

Identification Requirements

To comply with Money Laundering Regulations, we require to verify your identity when opening an account.

We may verify your name and address with an online reference agency and obtain documents from you confirming your name and address.

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

The FSA's Factsheet "Checking your identity – the fight against money laundering, financial crime and terrorism" will help explain why we need to verify your identity. You can get a free copy from www.fsa.gov.uk/consumer or by calling them on **0845 606 1234**.

Competitive interest rates

We will always try to keep our interest rates competitive with the best available from high quality institutions. Detailed rate information can be obtained 24 hours a day from our pre-recorded Interest Information Line:

Telephone 0870 845 0829 or visit our website at www.scottishwidowsbank.co.uk

Interest payment options

Interest can be credited to your account with us or to your designated account with any other bank or building society according to your instructions. Interest can be applied annually on 1 April, or twice yearly on 1 April and 1 October.

Internet Banking

Our Internet Banking service offers a convenient way for you to manage your account 24 hours a day, seven days a week.

Please note, Internet Banking cannot be accessed or operated by Power of Attorneys or Third Party Mandate Holders.

All change of account details need to be made in writing and have to be accompanied by the relevant identification.

Deposits

Initial deposits should be made to us by:

- Cheque drawn on an account held in your name. Building Society cheques must be verified to confirm they are from an account held in your name. Please arrange for the issuing branch to stamp and sign the reverse of the cheque and add your name, sort-code, account number and roll number (if applicable). **Third party cheques are not permitted.**

As set out in the Terms and Conditions you may Deposit additional funds with us by:

- Regular or one-off transfers from your nominated bank or building society account via Internet Banking.

Completion of the Direct Debit mandate gives you the ability to place additional funds in your account from time to time. Provided cleared funds are available in your pre-advised account, we can collect these by Direct Debit with no further action required on your part. Regular monthly transfers of additional funds can also be arranged.

Please note that we can only accept funds transferred as above. Inward transfer of credits through the bank's money transmission system, e.g. bank giro credit, standing order or dividend mandate, is not possible as there can be identification difficulties and delays without our control. Payments made in this way may be returned automatically.

Please contact us for exact requirements before arranging to send funds by CHAPS.

Withdrawals

For your security, payments from your account will be paid by electronic funds transfer direct to your pre-advised bank or building society current account. **Instructions to pay money to a third party will not be accepted.** For ease of reference we have summarised the terms of withdrawal as follows:

- Withdrawals are made via Internet Banking.
- Minimum transfer is £10.
- Provided three business days' notice can be given, transfers from accounts will be made free of charge.
- Same day transfer on the day of instruction can be arranged if received by 2pm subject to an administration charge.

For your assistance

Our staff are available to deal with any queries you may have relating to Internet Banking or your E-Cash ISA between 8am and 9pm weekdays, with the exception of Wednesday when we are open between 10am and 9pm. Telephone 0845 757 3444 (calls at local rate). For your security Scottish Widows Bank will require to verify your identity when you access this service.

Direct Debits

To place additional funds with us on an occasional or regular basis through Internet Banking you must complete the Direct Debit mandate. We will only ever request Direct Debit payments on your instruction. For your information, we have restated the terms of the Direct Debit Guarantee below:

- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change Scottish Widows Bank plc will notify you ten business days* in advance of your account being debited or as otherwise agreed.
- If an error is made by Scottish Widows Bank plc or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

*If **you** wish to change the amount to be paid or the payment dates, we usually require three business days' notice which would supersede the standard ten business day notice period.

If the Direct Debit facility is not used over a 12 month period, it may be cancelled by your high street bank or building society.

Please note that it takes ten business days to set up a Direct Debit mandate, and we are unable to collect funds on your behalf during this period.

Terms and Conditions

These terms and conditions (as amended from time to time) apply to the Deposit Account ('the account') which the account holder ('you') holds with Scottish Widows Bank plc ('us').

1. Deposit Amount

The initial deposit and ongoing balance requires to be at least £10. Maximum investment allowed in the current tax year is £3,600.

2. Payment of Interest

Interest Rates

Variable interest rates apply to the account on a flat basis. Rates may be varied for competitive or other reasons, for example as a result of regulatory changes or changed market conditions. The rate following the bonus period is guaranteed to be no less than 0.25% below Scottish Widows Bank Base Rate until 31 December 2012. Full details are available on our pre-recorded 24 hour interest information service (telephone number 0870 845 0829) or from our website at www.scottishwidowsbank.co.uk

Interest Calculation

Interest is calculated on a daily basis from the day funds are cleared. This means that you will earn interest after the second business day in respect of cheques received for credit of the account.

For maturing Scottish Widows Group product monies, CHAPS* transfers and BACS payments you will earn interest from the day funds are credited to your account.

*Please contact us for exact requirements before you arrange to send money by CHAPS.

Taxation of Interest

Interest is payable gross as long as HM Revenue and Customs requirements are met.

Interest Payments

Interest can be applied annually on 1 April, or twice yearly on 1 April and 1 October.

Settlement of Interest

Interest may be credited to this account, a different account with us in the same name or in an individual name who is party to the account, or (providing the account balance is above £2,500) to any UK bank or building society account in accordance with the pre-advised account details held on file. Where interest is paid to another UK bank or building society, you should allow three business days after the interest payment date for the interest to reach the account.

3. Interest Rate Changes

If we change the interest rate on your account we will tell you of this personally by letter within 30 days.

4. Deposits

We will require at least three business days' notice from you if you request us to transfer funds to your account by BACS Direct Debit. Additional deposits must be for a minimum of £10. Cheques for initial deposit need to be drawn on the account holder's existing pre-advised account. For your protection we recommend that personal cheques issued by the account holder are made payable to Scottish Widows Bank <account holder's name>.

Third party cheques are not permitted. Inward transfer of credits through the bank's money transmission system e.g. bank giro credit, standing order or dividend mandate, is not possible as there can be identification difficulties and delays outwith our control. Payments made in this way may be returned automatically and may incur a charge (see section 12 of the Terms and Conditions).

Cheques require to be drawn from an account you are named on. Building Society cheques must be verified to confirm they are from an account held in your name. Please arrange for the issuing branch to stamp and sign the reverse of the cheque and add your name, sort-code, account number and roll number (if applicable).

5. Withdrawals

Minimum withdrawal of capital which you can make is £10. Withdrawals may not be made against the proceeds of cheques or BACS until at least the sixth day commencing from the date the amount is credited. Withdrawals will be remitted direct to your UK bank or building society account in accordance with the details pre-advised to us. For your protection, no payments in favour of third parties will be permitted. Provided three business days' notice is given, transfers from accounts will be made free of charge.

6. Telephone Contact

We may monitor or record telephone calls with you in order to check we have carried out your instructions correctly and to help improve our quality or service. We reserve the right to request additional account information as is reasonable to satisfy ourselves that the telephone caller is in fact the account holder. Please note that transactions can only be carried out when we are fully satisfied that identification requirements are met.

7. Internet Banking

Separate Terms and Conditions exist for our Internet Banking service. The first time you log in you will need to accept our Terms and Conditions before you can access your Scottish Widows Bank account(s) online.

8. Security

On opening an account with us, you will be allocated an account number. Its purpose is to assist us in locating your account details in order to deal efficiently with your requirements. It is not a personal security code but should be quoted in all correspondence. The security details you provide on your application form will be held on file for your protection. **Always take reasonable steps to keep your passwords and other security information secret at all times. This is essential to help prevent fraud and protect your accounts.**

Please familiarise yourself with the security information outlined in the Internet Banking Terms and Conditions.

9. Amendments

Requests to amend account details should be made in writing and be signed by you in accordance with the prevailing instructions. For your convenience standard amendment forms are available on our website www.scottishwidowsbank.co.uk for you to download. Notice of any change of name or bank details must be accompanied by appropriate evidence.

10. Confirmations

Confirmation will be issued for transactions only over £250 for both deposits and withdrawals.

11. Statements

Statements will be produced once a year on 6 April. If you have a query relating to your statement please contact us on 0845 845 0829. Should additional statements be requested this will be regarded as an exceptional service and we reserve the right to apply a charge (refer to section 12 below).

12. Exceptional Service

We may at our discretion charge for services we regard as non-standard. The scale of any future charge will be advised to you prior to any service being provided.

13. Death of Account Holder

The exemptions from tax shall terminate immediately on the death of the account holder. On receipt of written notice by us of the death of the account holder we will pay to the account holder's legal personal representatives (upon presentation of such evidence of their authority as we may require) all the investment together with any interest accrued without notice or penalty.

14. Right to Cancel

If you are not happy about your choice of savings or investment account(s), please write to us within 14 days of opening your account to Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ. We will help you switch accounts or we will give all your money back with interest. We will ignore any notice period.

15. Void accounts

We shall notify the account holder if by reason of any failure to satisfy the provisions of the ISA Regulations, the account has or shall become void.

16. Notice to close the account

The Bank undertakes not to close your account without giving you 30 days notice unless there are exceptional circumstances such as fraud.

17. Transferring an ISA

At your request, and within 30 days, an ISA or part of an ISA, with all rights and obligations of the parties to it, may be transferred to another ISA Manager.

18. Assignment

We may appoint another company (which shall be a member of our own group of companies and approved to act as an Account Manager under the ISA Regulations) as Account Manager in our place and may transfer to that company all relevant benefits, duties and obligations arising under these terms and conditions. We shall ensure they possess the relevant competencies as Account Managers. You may not, however, assign any of the rights, benefits, duties or obligations under these terms and conditions. You will be, and must remain, the beneficial owner of the account and must not use the account as security for a loan.

19. Variation

Any variation to these terms and conditions will be notified to customers at least 30 days prior to making the change. This will normally be by advertisement in at least two national newspapers or by personal letter.

20. Contracts (Rights of Third Parties) Act 1999

This contract is between the Account Holder and Scottish Widows Bank plc. The terms of the Contracts (Rights of Third Parties) Act 1999 and any other legal third party rights are specifically excluded. This means that only the parties to the contract (or their legal successor(s), assignee(s) or other security holders) may have contractual rights.

21. Subscriptions

If you continue to subscribe to your Scottish Widows Bank E-Cash ISA in a given tax year you will not be able to subscribe to another cash ISA within the same tax year. If you have not subscribed to your Scottish Widows Bank E-Cash ISA in a given tax year you cannot lodge further funds to this ISA until a fresh application form is completed.

You are able to transfer money saved in the current tax year in an E-Cash ISA into a stocks and shares ISA. Such transfers must be the whole amount saved in that tax year in that cash ISA up to the day of the transfer. Once transferred, the money is treated as if it had been invested directly into a stocks and shares ISA in that tax year.

22. Law

For legal purposes the law of England and Wales, Scotland or Northern Ireland will apply. This will depend on where you live when you open your account. For account holders resident elsewhere, the law of Scotland will apply.

Application Form (E-Cash ISA)

Scottish Widows Bank plc

This form is only for the use of personal customers. Should you require any guidance in the completion of this form please contact our Customer Service Staff on: 0845 757 3444.

Account Number (For office use only)

Please complete this form in BLOCK CAPITALS and in ink.

1. This application form is for an E-Cash ISA only.

2. Personal Details

Title Mr Mrs Miss Ms Other

First name(s)

Surname

Permanent Residential Address

Postcode

Please note that this is an HM Revenue and Customs requirement.

Date of birth (DD MM YYYY)

Place of birth: Town
Country

Sex Male Female

Country of Nationality

Occupation

Telephone No Daytime
Evening
Mobile

Email address

(An email address is required for Internet Banking)
Please note, Internet Banking cannot be accessed or operated by Power of Attorneys or Third Party Mandate Holders.

Warning: Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result.

3. National Insurance Number

Do you have a National Insurance Number? Yes No (please tick)

If yes, you must enter it here:

Please note that this is an HM Revenue and Customs requirement. If you do not know the number it is normally quoted on your payslip, form P45 or P60, a letter from HM Revenue and Customs, a letter from the DSS or pension order book.



8. Source – please tick where you heard about Scottish Widows Bank

- | | | | | |
|---|---|--|--|--|
| <input type="checkbox"/> Newspapers | <input type="checkbox"/> Consumer magazines | <input type="checkbox"/> Existing customer | <input type="checkbox"/> Family/friend | <input type="checkbox"/> Teletext/Ceefax |
| <input type="checkbox"/> Best Buy Table | <input type="checkbox"/> Radio | <input type="checkbox"/> Internet | <input type="checkbox"/> Billboard/posters | <input type="checkbox"/> IFA |
| <input type="checkbox"/> Advert | <input type="checkbox"/> Other (please state) | | | |

9. Data Protection Statement

This declaration relates to the personal details given on this form and to any other information which I provide to Scottish Widows Bank, or which it holds on me. I agree that you may hold information on me for administration, research, analysis, credit assessment, fraud prevention and the marketing of financial and related products and services. In accordance with the Data Protection Act 1998 I understand that I have a right to ask you to send a copy of this information (on payment of the statutory fees) and the right to request you to change any of this information if it is incorrect. The information you hold about me is confidential. You will only disclose it outside the Scottish Widows Group (or associated companies, including Lloyds TSB Group companies) when:

- I give you my consent,
- it is needed by your agents and others involved in running accounts and services for me,
- you or others need to investigate or prevent crime,
- the law permits or requires it, even without my consent,
- there is a duty to the public to reveal the information, or
- you need to assist any body which monitors compliance with any code of practice to which you subscribe, in discharging its functions under the code,
- you need to assist the financial ombudsman or your regulator.

I understand that in accordance with the Banking Code you will remind me periodically that I can request Scottish Widows Bank not to send me any marketing information regarding additional services and products of Scottish Widows Bank or other companies by writing to you at PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ, quoting my account number.

I understand that the information may, in certain cases, be disclosed to other companies in the Scottish Widows Group or to associated companies including Lloyds TSB Group companies, or agents acting on behalf of these Groups, where the interests of Scottish Widows Bank require such a disclosure. Information, including full details of the conduct of my account and any transactions that I make, may be shared and used by Scottish Widows Bank plc and other companies within the Scottish Widows and Lloyds TSB Groups, to enable them to identify and advise me, by post, telephone or other electronic media, of any products and services that they think may be of interest to me. **Note:** If you would prefer not to receive details of other products or services, please tick this box . Scottish Widows Group and other Lloyds TSB Group companies will not make marketing approaches to you unless you already have a relationship with them. Alternatively, I can write to: Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ quoting my account number. **Warning:** Messages sent by email may not be secure and may be intercepted by third parties. For these reasons, please do not use email to send us communications which contain confidential information. If you disregard this warning and choose to send us confidential information, you agree that you do so at your own risk and that you will not hold the Bank responsible for any loss that you suffer as a result. We may record and monitor telephone calls with you in case we need to check we have carried out your instructions correctly and to help improve the quality of our service.

10. Contracts (Rights of Third Parties) Act 1999

This contract is between the Applicant(s) and Scottish Widows Bank plc. The terms of the Contracts (Rights of Third Parties) Act 1999 and any other legal third party rights are specifically excluded. This means that only the parties to the contract (or their legal successor(s), assignee(s) or other security holders) may have contractual rights.

11. Identification Requirements

To comply with Money Laundering Regulations, we require to verify your identity when opening an account.

We may verify your name and address with an online reference agency and obtain documents from you confirming your name and address.

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

The FSA's Factsheet "Checking your identity – the fight against money laundering, financial crime and terrorism" will help explain why we need to verify your identity. You can get a free copy from www.fsa.gov.uk/consumer or by calling them on **0845 606 1234**.

12. Declaration

I, the person whose signature appears below, declare that monies are being/will be deposited in Scottish Widows Bank E-Cash ISA 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 for the tax year / and each subsequent year until further notice. **(NB: Tax year must be completed, e.g. 08/09)**

I declare that

- all subscriptions made, and to be made, belong to me;
- I am 16 years of age or over;
- I confirm that I will adhere to the ISA subscription rules as detailed in the ISA Rules section, page 1 of this brochure.
- I am resident and ordinary resident in the United Kingdom for tax purposes or, if not so resident perform duties which, by virtue of section 132(4)(a) of the Income and Corporation Taxes Act 1988 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to a person who performs such duties and will inform Scottish Widows Bank plc if I cease to be so resident and ordinarily resident to perform such duties or be married to a person who performs such duties.

I authorise Scottish Widows Bank plc

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments; and
- on my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

I agree to the ISA terms and conditions.

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

Signature

Date (DD MM YYYY)

Checklist

The following Checklist has been compiled to assist you: (please tick as appropriate)

- Declaration signed, details completed and cheque enclosed (if applicable).
- Original bank/building society statement or a cancelled cheque if account is not being opened by personal cheque.
- Completed Direct Debit mandate enclosed. Please return the completed application and Direct Debit mandate to us in the pre-paid envelope provided.
- Email address details completed for Internet Banking.

Send your completed application form to:

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

If you have any questions about your application, please call our customer service staff on 0845 845 0829 (calls charged at local rates) – lines are open 8am to 9pm Monday to Friday, Wednesdays from 10am.

Scottish Widows Bank plc. Company Number 154554. Registered in Scotland having its Registered Office at:
PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ.



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 plc
PO Box 12757
67 Morrison Street
Edinburgh
EH3 8YJ

1. Bank/Building Society Name and Address		3. Bank/Building Society Sort Code	
Any Bank plc 1 Main Street Anywhere		20-83-45	
Pay _____		£ _____	
_____		JOHN SMITH	
_____		_____	
222860	208345	00582678	
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 take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change Scottish Widows Bank plc will notify you 10 working days* in advance of your account being debited or as otherwise agreed.
- If an error is made by Scottish Widows Bank plc or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.



* If **you** wish to change the amount to be paid or the payment dates, we require only three working days' notice to arrange the transfer which would supersede the standard 10 working days notice period.

This Guarantee should be detached and retained by the Payer.

Instruction to your bank or building society to pay Direct Debits

E-Cash ISA

Please fill in the whole form and send it to:

Scottish Widows Bank plc, 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 or Building Society

 Postcode _____

Originator's ID Number

9	1	5	5	9	4
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Instruction to your Bank or Building Society

Please pay Scottish Widows Bank plc, 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 plc and, if so, details will be passed electronically to my bank/building society.

2. Name of account holder(s)

Signature(s) _____

3. Branch Sort Code

□ □ - □ □ - □ □

Date (DD MM YYYY) □ □ □ □ □ □ □ □

4. Bank or Building Society Account Number

□ □ □ □ □ □ □ □

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

5. Scottish Widows Bank plc reference number

□ □ □ □ □ □ □ □ □ □ (for Bank use only)



Our Promise to You

We are committed to working in partnership with our customers and make the following promise to you:

- To keep the terms and conditions of our deposit products clear and simple with no hidden charges or misrepresentation of facts.
- To maintain a plain English policy in all correspondence with you.
- To deal with your requirements politely and effectively. Correspondence received will be acted on or discussed with you by telephone without delay.
- To provide clarification or additional details on any operational aspects of our deposit products.
- To promptly advise you if your account is ever superseded by a more attractive alternative on offer from us.

Customers with a disability

Scottish Widows Bank is committed to making its products and services available to everyone. 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 Services staff in the the first instance on 0845 757 3444.

Further Information

If you require further information about ISAs please contact your nearest HM Revenue and Customs Office or their website at www.hmrc.gov.uk/isa

Financial Services

Compensation Scheme

Scottish Widows Bank plc is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000.

If we are unable to pay what we owe you, you may be able to get compensation of up to £50,000 from the Scheme. Most depositors including individuals and small firms, are covered. Deposits denominated in currencies are treated alike. A leaflet with further details is available on request from the scheme. Call their helpline on 020 7892 7300. Visit their website at www.fscs.org.uk Email: enquiries@fscs.org.uk or write to the Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portoken Street, London E1 8BN.

Banking Code

Scottish Widows Bank subscribes to the Banking Codes, copies of which are available from our Customer Services staff.

Complaints Procedure

Scottish Widows Bank has in place an internal complaints procedure, details of which can be obtained by telephone from our Customer Services staff on **0845 757 3444**.

Alternatively you can write to us at:

Customer Services Department
Scottish Widows Bank plc
PO Box 12757
67 Morrison Street
Edinburgh
EH3 8YJ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

For further information on the products and services provided by Scottish Widows Bank, please call our Customer Service Staff on:

0845 757 3444

Or visit our website:

www.scottishwidowsbank.co.uk

