



Welcome to Internet Banking

Introduction









Internet Banking puts you in control of your banking by giving you the flexibility to access your Scottish Widows Bank savings account(s)/mortgage 24 hours a day, seven days a week.

With Internet Banking you can;

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



Contents

	Safe and secure Internet Banking	1
	Logging in for the first time	2
	What can I do online? <i>Savings Accounts</i>	3
	What can I do online? <i>Mortgages</i>	5
	Your step by step guide	6
	The 'Account Summary' screen – Savings	9
	The 'Account Summary' screen – Mortgages	10
	Additional information	11





Safe and secure Internet Banking

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

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

Our online promise

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



Logging in for the first time

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

- 1) Visit www.scottishwidows.co.uk/bank
- 2) Click on the "Login" button contained within the "Internet Banking" box
- 3) Enter your Customer ID and Password where requested
- 4) Read the Internet Banking terms and conditions. You must accept the terms and conditions to access Internet Banking
- 5) You'll then be prompted to create a new Password*
- 6) Enter your email address where asked
- 7) You'll then be prompted to create a five digit PIN Number*
- 8) Click 'agree' to confirm your personal details are correct

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



What can I do online?

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



If you have a Savings account* you can:

View your account summary

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

*including Offset Saver Accounts and Mortgage Reserve Accounts

Transfer money to your savings account

It's simple to set up regular or one-off transfers from your nominated bank or building society account (provided an active Direct Debit is in place). Excluding the day of your instruction, transfers collected from your nominated account can take up to three working days to reach your Scottish Widows Bank account. See section 2 on page 6 for step by step instructions.

Transfer money from your savings account

Withdrawals from your savings account will be paid by electronic funds transfer to your nominated account. Please remember, for your protection, you can only transfer funds to your nominated account. Excluding the day of your instruction, three working days should be allowed for withdrawals to be processed. With Internet Banking, the minimum withdrawal you can make is £10, and the maximum is £10,000. Larger withdrawals can be arranged by calling our Customer Services Team on **0845 845 0829**. See section 3 on page 7 for step by step instructions.

If you have a 60 Day Notice Account, you'll need to give 60 days advance notice for withdrawals.

Transfer money between Scottish Widows Bank savings accounts

If you have more than one Scottish Widows Bank savings account, there's no limit to the amount you can transfer (as long as you have sufficient funds available). Transfers are processed instantly (subject to the terms and conditions of each account). See section 4 on page 8 for step by step instructions.



If you have a Mortgage* you can:

View your account summary

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

Arrange regular mortgage overpayments

You may have additional money which you'd like to use to repay some of your Scottish Widows Bank mortgage. If you have a variable, tracker or stepped discount mortgage, you can make regular overpayments (an overpayment is any amount you pay in addition to your regular monthly mortgage payment), meaning you could pay off your mortgage earlier and reduce the amount of interest you pay. See section 5 on page 8 for step by step instructions.

Manage your Offset Saver Account

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

Manage your Mortgage Reserve Account

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

*including Offset Saver Accounts and Mortgage Reserve Accounts



Your step by step guide

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

Section 1 View your account summary

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

Section 2 Transfer money to your savings account

1. Click on 'Payments and Transfers' in the 'Manage Money' menu option.
2. Click on 'Collect from a Nominated Account'
3. Complete the details requested on screen. The details you need to confirm are: amount, the accounts you want to collect from and to, the frequency of the payment(s), and the date of the payment(s).
4. Click on 'Submit'
5. Check that the details of the transfer are correct then enter your PIN Number before clicking on 'Submit'. We'll provide confirmation of the transfer on the next screen. If your proposed transfer(s) is listed within the 'View Existing Payments' menu, you can cancel or amend the transfer.

Section 3 Transfer money from your savings account

1. Click on 'Payments and Transfers' in the 'Manage Money' menu option
2. Click on 'Transfer to a Nominated Account'
3. Complete the details requested on screen. The details you need to confirm are: amount, the nominated account you want to transfer to, the frequency of the payment(s)*, and the date of the payment(s)
4. Click on 'Submit'
5. Check that the details of the transfer are correct then enter the requested digits from your PIN Number before clicking on 'Submit'. We'll provide confirmation of the transfer on the next screen.

*For 60 Day Notice Accounts, we only allow instructions for one-off transfers. For most savings accounts, you can cancel or amend withdrawals which haven't been processed by clicking 'View Existing Payments' in the 'Manage Money' menu.

Section 4 Transfer money between your Scottish Widows Bank savings accounts

You can arrange to transfer money (either instantly or in the future) between Scottish Widows Bank savings accounts.

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

Section 5 Arrange regular mortgage repayments

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



The 'Account Summary' screen – Savings

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

Customer Name(s)	The names(s) of the savings account holders
Account Type	Your savings account type
Account Number	Your Scottish Widows Bank savings account number
Current Balance	The current balance in your account
Available Balance	The cleared balance available for withdrawal (Your account may have a minimum balance)
Interest Rate	The current interest rate you are earning
Interest Payment Frequency	The number of times interest is applied to your account each year
Next Interest Payment Date	The next date an interest payment will be applied to your account
Statement Frequency	The number of times you will receive a statement for your account each year
Next Statement Date	The next date your account statement will be issued
Interest Payment Sort Code	If you have set up interest payments to be paid to your nominated account, this is the sort code of your nominated account
Interest Payment Account Number	If you have set up interest payments to be paid to your nominated account, this is the account number of your nominated account
Gross Interest Current Tax Year	This is the amount of interest before tax is deducted which has been credited to your account this tax year
Net Interest Current Tax Year	This is the amount of interest after tax has been deducted which has been credited to your account this tax year
Gross Interest Prior Tax Year	This is the amount of interest before tax is deducted which was credited to your account in the previous tax year
Net Interest Prior Tax Year	This is the amount of interest after tax has been deducted which was credited to your account in the previous tax year

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

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



The 'Account Summary' screen – Mortgages

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

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

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

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



Additional Information

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

FAQ	Frequently asked questions
Contact Us	Our contact details and email enquiry form if you have a question
SWB Home	Takes you to www.scottishwidows.co.uk/bank – our website homepage.
Accessibility	Details of how we have made our website customer friendly
Security	Simple guidelines about how to use Internet Banking safely
Terms and conditions	The terms and conditions of our Internet Banking service.

We're always happy to help. If you have any questions, call our Customer Services Team on 0845 845 0829. Lines are open Monday to Friday 8am to 6pm (Wednesdays from 10am).





preparation is everything

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

The main business of Scottish Widows Bank is arranging, entering into and administering mortgages and accepting deposits. Authorised and regulated by the Financial Services Authority. Our FSA number is 201601.

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