

**SCOTTISH WIDOWS  
BANK**

preparation is everything



5 Year  
Fixed Term  
Pension Fund  
Deposit  
Account

The 5 Year Fixed Term Pension Fund Deposit Account from Scottish Widows Bank has been created with organisations like yours in mind. It's a simple way to get more out of the pension funds you have that you won't need access to for the next five years.

## Key features

- A fixed rate of interest during the five year term.
- Minimum deposit £10,000.
- Maximum deposit £5,000,000.
- Available to new and existing Scottish Widows Bank customers.
- Not linked to any investment products.
- If you need to withdraw your money before the end of the term, you can close your fixed rate deposit account, however you will be charged an amount equal to 365 days' interest.

## Opening the account

- This account is available in issues, each with a certain start date and maturity date – five years later. The fixed rate of interest you will earn during the five year term will be determined prior to each issue and available for you to check before you choose to open your account.
- You can open an account at any time from when we announce the next issue until the actual start date for that five year term. However, we reserve the right to close the issue early if demand is higher than expected. Any account opened will earn a variable rate of interest equivalent to the Bank of England Base Rate, until the start date, when the fixed interest rate will begin.
- Simply complete the application form in this brochure and send to us with a cheque drawn on your organisation's existing current account for the deposit or make your deposit by internal transfer from an existing Scottish Widows Bank account held in the name of the organisation.

## Competitive interest rates

- Interest must be paid away to either another Scottish Widows Bank deposit account or an external bank account held in your organisation's name. Interest can be paid monthly, quarterly or annually. The contractual rate of interest on your account will be lower than the annual gross interest rate if you choose to have interest paid monthly or quarterly.

- Deposits made during the offer period will earn an interest rate equivalent to the Bank of England Base Rate at the time. This interest will be included in your first interest payment after the fixed rate is applied.
- From the start date a fixed rate of interest will then apply for the five year term.

The fixed rate applicable to each issue can be found on our website at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk) or by calling our Customer Service team on **0845 845 0829**.

## Identification Requirements

To comply with Money Laundering Regulations, we 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.

The FSA's Factsheet "Proving your identity" will help explain why we need to verify your identity. You can get a free copy from [www.moneymadeclear.fsa.gov.uk/pdfs/proving\\_your\\_identity.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/proving_your_identity.pdf) or by calling them on **0845 606 1234**.

## Interest payment

Interest will accrue at the fixed rate from the start date and will be paid monthly, quarterly or annually.

Interest will be paid gross for investments of £50,000 and over. Refer to Section 2 of our Terms and Conditions for further information on taxation of interest.

## Opening hours

Our staff are available between 8am and 6pm weekdays (Wednesdays from 10am):

Telephone **0845 845 0829** (Calls at local rates).

If calling from overseas telephone **00 44 131 655 2000**.

For your security Scottish Widows Bank will need to verify your identity when you access this service.

## Deposits

- Your deposit can be made by cheque or internal transfer from an existing account held in the name of the organisation or by CHAPS for same day transfer. Cheques should be from your organisation's existing bank or building society account.
- No additional deposits can be made.
- Third party cheques cannot be accepted.
- 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 outside our control. Payments made in this way may be returned automatically.

## Withdrawals

- No partial withdrawals allowed.
- If you need to withdraw your money before the end of the term, you can close your fixed rate deposit account, however you will be charged an amount equal to 365 days' interest. We will work this out at the rate at which we pay interest on your fixed rate deposit account.
- We may take this amount from the interest we owe you on your account which we have not yet paid. If there is not enough interest that we have not yet paid we will take this amount from your fixed rate deposit account.
- You can ask us to pay the money in your fixed rate deposit account into another savings account with Scottish Widows Bank or your nominated external account.

## At maturity

- At least 30 days before the end of the five year term, we will send you a letter advising of your options. These are:
  - Roll over your current Term Deposit to the one existing at the time of maturity
  - Transfer money to another savings account with Scottish Widows Bank
  - Transfer money to your nominated external account
- If we don't receive any instruction from you, your funds will automatically be rolled over to a Scottish Widows Bank Variable Rate Account with interest payable at the Bank of England Base Rate. For more information please see Terms & Conditions, number 5.

## Accounts where instructions to operate the account can be accepted from one or more individuals

This section applies where instructions to operate the account are received from one or more individuals.

The instructions in this form will apply to all future accounts you open as above unless you specifically tell us otherwise.

### This means:

1. All signatories to the account are separately responsible for keeping to its terms. If any signatory does not keep to them, we can take action against the signatories either all of you singly or together.
2. We may give any information about the account to any signatory (even if you choose that all signatories must sign instructions to us), by telephone. Security details will be required.
3. If you choose to allow any signatory to authorise transactions on the account, any signatory will be able to withdraw any amount in the account (which may be without the other signatories knowledge). We will not be obliged to make any enquiries about the purpose of any transactions.
4. The account cannot later be put into just one of the signatories' names, unless all signatories agree.
5. If there is a dispute between the signatories about the running of the account, we may require all signatories to authorise all transactions until you all agree how the account is to be run.
6. If more than one signatory is required to operate the account, instructions can only be accepted in writing. If only one signatory is required to operate the account, instructions can be accepted by telephone or in writing.

## Terms and Conditions

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

### 1. Deposit Amount

The minimum initial deposit is £10,000 and the maximum is £5,000,000. Balances of more than £5,000,000 can be held by special arrangement only. Only one deposit can be made.

### 2. Payment of Interest

#### Interest Rates

Variable interest at the Bank of England Base Rate will apply to the account until the date when the specified issue of the five year Fixed Term Deposit starts.

After the start date a fixed rate determined prior to the specified issue being promoted will apply.

The contractual rate of interest on your account will be lower than the annual gross interest rate if you choose to have interest paid monthly or quarterly.

The fixed rate applicable to each issue can be found on our website at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk) or by calling our Customer Service team on **0845 845 0829**

#### Interest Calculation

Before the start date, 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 the credit of the account.

#### Taxation of Interest

Interest may be paid gross without deduction of basic rate tax subject to confirmation of tax status as evidenced by the following documentation or as otherwise agreed with our Customer Services staff:

**Pension Fund:** Evidence of Revenue and Customs scheme reference number

Interest will be paid gross on all deposits of £50,000 and over.

#### Interest Payments

Interest will be paid monthly, quarterly or annually to either another Scottish Widows Bank deposit account or an external bank account held in your organisation's name.

### 3. Deposits

Your deposit can be made by cheque or internal transfer from an existing account held in the name of the organisation or by CHAPs for same day transfer.

No additional deposits can be made.

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 outside our control. Payments made in this way may be returned automatically and may incur a charge (see section 11 of Terms and Conditions).

Cheques should be from your organisation's existing bank or building society account. Third party cheques cannot be accepted. For your protection cheques should be payable to: Scottish Widows Bank <account holder's name>.

### 4. Withdrawals

No partial withdrawals allowed.

If you need to withdraw your money before the end of the term, you can close your fixed rate deposit account, however you will be charged an amount equal to 365 days' interest. We will work this out at the rate at which we pay interest on your fixed rate deposit account.

We may take this amount from the interest we owe you on your account which we have not yet paid. If there is not enough interest that we have not yet paid we will take this amount from your fixed rate deposit account.

You can ask us to pay the money in your fixed rate deposit account into another savings account with Scottish Widows Bank or your nominated external account.

### 5. Maturity

At least 30 days before the end of the term we will send you a letter advising of your options. These are:

- Roll over your current Term Deposit to the one existing at the time of maturity
- Transfer money to another savings account with Scottish Widows Bank
- Transfer money to your nominated external account

If we do not receive instructions from you (or we cannot reasonably comply with your instructions), on the last day of the term (or the next working day if this falls on a Saturday, Sunday or Bank Holiday), we will reinvest your deposit in a Scottish Widows Bank Variable Rate Account with interest payable at the Bank of England Base Rate.

If we reinvest your money in a new account, you may close your new account without notice.

## 6. Telephone Banking

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 of 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(s). Please note that transactions can only be carried out when we are fully satisfied that identification requirements are met.

## 7. 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 and in telephone enquiries. The security details you provide on your application form will be held on file for your protection. 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 account.

Take care when storing or disposing of information about your account. You should take simple steps such as shredding printed material.

**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 staff on 0845 845 0829.**

## 8. 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 telephone request to the customer services line. Notice of any change of name or bank details must be accompanied by appropriate evidence.

## 9. Statements

You will receive annual statements. At the end of the term you will receive a closing statement and an interest certificate.

## 10. Charges

Where you close the account at maturity and wish to withdraw your money the same day, a charge (presently £25) will be applied to cover our transfer costs. Withdrawals by other forms of electronic transfer will be made free of charge. No other charges will apply to the account for standard services.

## 11. Exceptional Service

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

## 12. Variation

Any variation to these Terms and Conditions will be notified to customers at least 2 months prior to making the change. This will normally be by advertisement in at least two national newspapers or by personal letter.

## 13. Notice to Close the Account

Scottish Widows Bank undertakes not to close your account without giving you 2 months notice unless there are exceptional circumstances such as fraud or threatening or abusive behaviour towards staff.

## 14. Contracts (Rights of Third Parties) Act 1999

This contract is between the Account Holder(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.

## 15. 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 for 5 Year Fixed Term Pension Fund Deposit Account

Scottish Widows Bank plc

(For office use only)

Issue  Interest Rate  %  
Account Number

Please complete this form in **BLOCK CAPITALS** and in ink.

## 1. Depositor Details (All parts to be completed)

Type of business:

(Account Name in Sections 1 and 5 must be the same for the account to be fully operational).

Full name of Account

Address

Postcode

Main Signatory Contact

Telephone Number

Email Address

## 2. Taxation Status

Is gross interest to be paid on this account?\*

Yes  No

If yes, please enclose evidence of:

HM Revenue & Customs scheme reference number.

\* Please note all deposits of £50,000 and over will be paid interest gross.

## 3. Interest options

Please complete the relevant box to indicate how you would like your interest paid:

Monthly\*  Quarterly\*  Annually

\* The contracted rate of interest on your account will be lower than the annual gross interest rate if you choose to have interest paid monthly or quarterly. The fixed rate applicable to each issue can be found on our website at [www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk) or by calling our Customer Service team on 0845 845 0829.

Please complete the relevant box to indicate how you would like your interest paid:

- (a) By adding it to a different Scottish Widows Bank account in the same name or in an individuals name who is party:  
to the account – a/c no   
held in the name of
- (b) By adding it to my/our bank or building society account detailed in Section 5.

## 4. Deposit Details – Please credit the following into my account

- (a) Enclosed cheque made payable to Scottish Widows Bank plc/account holder(s) name.
- (b) Transfer of  from our existing Scottish Widows Bank account – a/c no.
- (c) Transfer of  by CHAPS (once account is opened)  
For requirements please contact us on 0845 845 0829.



## 5. Existing Bank or Building Society (Main Current Account)

Bank/Building Society Name	<input type="text"/>	
Address:	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Postcode:	<input type="text"/>	
Account Name*:	<input type="text"/>	
Account number:	<input type="text"/>	Sort Code: <input type="text"/>
Roll No: (if applicable)	<input type="text"/>	

\*(Account Name in Sections 1 and 5 must be the same name otherwise we will be unable to open the account.)

**Note: Throughout section 6 the words “we”, “our” and “us” refer to the applicants. The words “you”, “your” and “Scottish Widows Bank” refer to Scottish Widows Bank plc.**

## 6. Data Protection Statement

This declaration relates to the personal details given on this form and to any other information which we provide to Scottish Widows Bank, or which it holds on us. We agree that you may hold information on us for administration, research, analysis, credit assessment, money laundering checks, fraud prevention and the marketing of financial and related products and services. In accordance with the Data Protection Act 1998 we understand that we have a right to ask you to send a copy of this information (on payment of an administration fee – please call our Customer Services Staff on 0845 845 0829 for details) and the right to request you to change any of this information if it is incorrect. The information you hold about us is confidential. You will only disclose it outside the Lloyds Banking Group or associated companies when:

- we give you our consent
- it is needed by your agents and others involved in running accounts and services for us,
- you or others need to investigate or prevent crime
- the law permits or requires it, even without our consent
- there is a duty to the public to reveal the information
- you need to assist any body which monitors compliance with any code of practice to which you subscribe, in discharging its function under the code, or
- you need to assist the Financial Ombudsman or your Regulator.

We agree that you and other organisations may use credit reference agency and fraud prevention agency records about us for fraud prevention and detection and to check our identity to prevent money laundering.

If we ask, you will tell us which credit and fraud prevention agencies you have used so we can get a copy of our details from them.

We understand that you will remind us periodically that we can request Scottish Widows Bank not to send us 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 our account number.

We understand that the information may, in certain cases, be disclosed to other companies in the Lloyds Banking Group or to associated companies, or agents acting on behalf of the Group, where the interests of Scottish Widows Bank require such a disclosure. Information, including full details of the conduct of our account and any transactions that we make, may be shared and used by Scottish Widows Bank plc and other companies within the Lloyds Banking Groups, to enable them to identify and advise us, by post, telephone or other electronic media, of any products and services that they think may be of interest to us. If we do not wish to receive details of other products or services we can inform you by ticking this box . Other Lloyds Banking Group companies will not make marketing approaches to us unless we already have a relationship with them. Alternatively we can write to: Scottish Widows Bank plc, PO Box 12757, 67 Morrison Street, Edinburgh EH3 8YJ quoting our 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 we disregard this warning and choose to send you confidential information, we agree that we do so at our own risk and that we will not hold the Bank responsible for any loss that we suffer as a result.



## 7. Account Operating and Signing Instructions

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

- Telephone and/or Postal basis, with any one signatory from the appointed persons in Section 8.
- Postal basis only – by choosing this option we can only transfer funds if we have written authority signed in accordance with the signing instructions given below:

Signing instructions:


For Example:

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

(INFORMATION CAN ONLY BE PROVIDED TO ANY SIGNATORY ON CONFIRMATION OF THE PASSWORDS GIVEN IN SECTION 10, IF REQUIRED.)



## 8. Signatories

We, the persons whose signatures appear below, declare that monies are being/will be deposited in Scottish Widows Bank 5 Year Fixed Term Pension Fund Deposit Account with you in name of the account holder(s) as legal owner(s).

We declare that the information given on this form is true to the best of our knowledge.

We hereby authorise you to provide account information or transfer funds to or from the main bank account (detailed in Section 5) on receiving written or verbal instructions in accordance with the applicable Terms and Conditions.

We acknowledge that no third party transactions will take place and that only electronic funds transfer between the Pension Fund Deposit Account and the main bank account (detailed in Section 5) will be undertaken.

We, the undersigned, hereby authorise you to accept and act on instructions requesting account withdrawals in accordance with the account operation

and signing instructions given in Section 7.

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.

The FSA's Factsheet "Proving your identity" will help explain why we need to verify your identity. You can get a free copy from [www.moneymadeclear.fsa.gov.uk/pdfs/proving\\_your\\_identity.pdf](http://www.moneymadeclear.fsa.gov.uk/pdfs/proving_your_identity.pdf) or by calling them on 0845 606 1234.

Name	<input type="text"/>	Date of birth (DD MM YYYY)	
Capacity/Position	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
	<input type="text"/>	Date (DD MM YYYY)	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	Date of birth (DD MM YYYY)	
Capacity/Position	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
	<input type="text"/>	Date (DD MM YYYY)	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	Date of birth (DD MM YYYY)	
Capacity/Position	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
	<input type="text"/>	Date (DD MM YYYY)	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	Date of birth (DD MM YYYY)	
Capacity/Position	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>
	<input type="text"/>	Date (DD MM YYYY)	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>	<input type="text"/>



## 9. Other Interested Parties eg. Individual Pension Fund Holder

### **IMPORTANT – Please complete this section for any individual pension fund holder not already listed as a signatory in section 8.**

We confirm the Trustees have authority from the Individual Pension Fund Holder(s) to allow Scottish Widows Bank to undertake the appropriate online reference agency checks. Scottish Widows Bank may make searches now and in the future about the Individual Pension Fund holder

with an online reference agency who will supply information for the purpose of verifying their identity. Scottish Widows Bank may also obtain documents from the Trustees confirming the Individual Pension Fund holder's identity or address.

Name	<input type="text"/>	Date of birth (DD MM YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity/Position	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>								
	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>					

Name	<input type="text"/>	Date of birth (DD MM YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity/Position	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>								
	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>					

Name	<input type="text"/>	Date of birth (DD MM YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity/Position	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>								
	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>					

Name	<input type="text"/>	Date of birth (DD MM YYYY)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capacity/Position	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address (personal)	<input type="text"/>								
	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Nationality	<input type="text"/>	Sex	Male <input type="checkbox"/>	Female <input type="checkbox"/>					



## 10. Telephone Access

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 Staff on **0845 845 0829**.

## 11. Documentary Requirements

To complete our verification procedures and to comply with taxation regulations we require sight of the following. (If any points cause difficulty please telephone our Customer Services Staff for assistance on **0845 845 0829**).

1. If you are opening the account with a cheque drawn on the account detailed in section 5 this is sufficient verification of your bank account. **Alternatively an original statement of the main current account will be required.**
2. Her Majesty's Revenue and Customs (HMRC) documentation showing the HMRC Scheme number for the Pension Fund.

**We cannot process your application without sight of these documents which will be returned without delay.**

### 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 6pm Monday to Friday, Wednesdays from 10am.







## 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 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 products.

## 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 first instance on **0845 845 0829**.

## 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, Portsoken Street, London E1 8BN.

## 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 845 0829**.

Alternatively you can write to us at:

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

If we 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 845 0829

If calling from overseas:

00 44 131 655 2000

Or visit our website:

[www.scottishwidowsbank.co.uk](http://www.scottishwidowsbank.co.uk)