

## **Summary of changes to Terms and Conditions (personal accounts) effective from 27 October 2014**

### General

References to Notice Accounts, 7 days Notice Accounts and 30 days Notice Accounts are all replaced by Instant Access Savings Accounts as all Notice Savings Accounts are being withdrawn. References to Savings Account passbooks have also been removed as passbooks have been withdrawn.

References to Fixed Time Deposits are replaced by their new description as All-in-One Fixed Term Deposits.

The opportunity has been taken in a number of places to make the text more clear and to reduce duplication.

### Cheques

We have pointed out that unused cheques in your cheque book ultimately remain the property of the bank. In the remote possibility that more than one cheque was presented to us on the same day and you did not have sufficient funds in your account we have clarified that we would have discretion as to which cheque to honour.

### Debit card services

While we will make reasonable efforts to provide our card services at all times, we will not be liable for any failure to provide them for any cause that is beyond our reasonable control. This includes, in particular, any suspension of our card services resulting from maintenance and upgrades to our systems or the systems of any party used to provide our card services, other disruptions to our systems, outages, faults and delays.

### Telephone calls, e-messages, emails and other internet communications

Whilst we continue to operate stringent security controls we cannot guarantee the privacy or confidentiality of any information or instructions using these communication services.

### Minimum credit balances

Minimum credit balances in major currencies are set out in a table in clause 34. All-in-One Fixed Term Deposits are now available in certain other currencies on request, together with the relevant minimum balance requirement for each currency.

### Wealth management

New All-in-One Instant Access Accounts will be available to Wealth Management customers.

We have explained the new All-in-One Account and added two sub-clauses to clauses 49.3 – 49.4 to clarify our procedures for payments into and out of All-in-One instant access accounts.

If we receive a payment into your account in an approved currency we will credit it in to an account set up in that currency. If the payment is in another currency we will convert it into sterling (GBP) and pay it in to your sterling (GBP) account.

If you instruct us to make a payment out of your account and it is in a currency for which you do not have an existing account or it exceeds the available balance in such an account, then we reserve the right to seek your instructions before effecting the payment.

### How to complain

We have supplied the new address of the Financial Ombudsman Service.