14 January 2021

BANK OF SCOTLAND

MR V VAROTSIS ESQ
19 KOSTANTINOUPOLEOS STREET
NEA SMIRNI 171 21
ATHENS
GREECE

Statement No.	50
Branch	LONDON CHF OFC
Sort Code	12-01-03
Account No	00829234
IBAN	GB17 BOFS 1201 0300 8292 34
BIC	BOFSGB21254
Banking Helpline	0345 721 3141

www.bankofscotland.co.uk

CURRENT ACCOUNT

15 December 2020 to 14 January 2021

Your Account

Arranged Overdraft limit £300

Date of previous statement	**14 December 2020**
Balance on 15 Dec 2020	**£103.27**
Money in	**£260.15**
Money out	**£98.72**
Balance on 14 Jan 2021	**£264.70**
Arranged overdraft interest	£0.00

Your Interest Rates

Amount of Arranged Overdraft	Arranged Overdraft
£0.00+	0.111% per day (49.9% EAR* variable)

We apply the daily interest rate shown above to your arranged overdraft balance at the end of the day

*EAR is the Equivalent Annual Rate. This is the annual interest rate of an overdraft. This means you are charged over the year based on how often and how much you are overdrawn by, and the effect of compounding it - charging interest on interest already charged. This interest rate does not include any other fees and charges.

Fees Explained

Other fees for special services and details of all other fees and charges for personal customers are detailed in either the Banking Charges guide; the Reward payments, interest and account fees leaflet; or the Price List (Private Banking), depending upon which type of account you have.

Bank of Scotland plc. Registered office: The Mound, Edinburgh, EH1 1YZ. Registered in Scotland, no. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 169628.

Things you need to know

Getting in touch

Write to us: Bank of Scotland
PO Box 23581, Edinburgh,
EH1 1WH

Visit us in branch

Go online:
bankofscotland.co.uk/contactus

Call: **0345 721 3141**
7am-11pm, 7 days a week

Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** - View and manage your accounts online. Register at **bankofscotland.co.uk/internetbanking**
- **Mobile Banking** – Manage your account on the go with your mobile phone or tablet. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 7am and 11pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** – We can send mobile alerts to help you keep an eye on your account balance, for example when you're about to go into your arranged overdraft.

Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at **bankofscotland.co.uk/overdrafts** tells you how much an arranged overdraft costs. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit **bankofscotland.co.uk/borrow** or call us to talk through your options.

Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting **bankofscotland.co.uk/bankaccounts** to see our latest current accounts.

Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit **bankofscotland.co.uk/savings/interest-rates**. Private Banking Customers visit **bankofscotland.co.uk/privatebanking**. Alternatively ask us in branch.

Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on **0345 600 7727** or **+44 1132 888 408** if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them – please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit **bankofscotland.co.uk/security** for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on **0800 028 8335** or **+44 (0) 131 454 1605** if outside the UK - lines are open 24/7.
- The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to. Find out more at **bankofscotland.co.uk/aboutonline/mobile-banking/card-freezes**

About the fees we charge if you use your card abroad

If you use your debit card to withdraw cash or make a payment, in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on that day. We will charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion.

If you use your card to make a purchase or other transaction (not cash withdrawal) in a currency other than pounds, whether in person or by internet or phone, we will also charge a £0.50p foreign currency purchase fee. The foreign currency purchase fee does not apply to Platinum or Premier debit cards; or if your payment is made in euro within the EEA or UK.

If you use your debit card to withdraw cash in a currency other than pounds (at a cash machine or over the counter) we will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. We won't charge a foreign currency cash fee or a foreign cash fee if you: withdraw euro within the EEA or UK; or withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK. The provider of the foreign currency may make a separate charge for conversion.

Cashpoint® Card Fee

When you use your Cashpoint® card to make a cash withdrawal (at a cash machine or over the counter), in a currency other than pounds, the amount is converted to pounds on the day it is processed by Visa using the Visa Payment Scheme exchange rate on that day. We will charge a foreign currency transaction fee of 2.99% of the value of each transaction. This is a fee for currency conversion. We will also charge a foreign currency cash fee of £1.50. Where you elect to allow the cash machine operator/financial service provider to make the conversion to pounds we will only charge a foreign cash fee of £1.50. The provider of the foreign currency may make a separate charge for the conversion. We won't charge a foreign currency cash fee or a foreign cash fee if you: withdraw euro within the EEA or UK; or withdraw euro from outside the EEA or UK and the cash machine operator's payment service provider is based in the EEA or UK. You can find more information on our website about the exchange rates that apply to your transaction to help you compare them with other card issuers' rates. Cashpoint® is a registered trademark of Lloyds Bank plc and is used under licence by Bank of Scotland plc.

We use the Visa payment scheme exchange rate. You can find out about the Visa payment scheme exchange rate by telephoning **0345 721 3141** (**+44 131 337 4218** from abroad), however, if you call before a transaction is added to or taken from your account, the rate we provide will only be indicative.

Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at **bankofscotland.co.uk/privacy** or call us for a copy on **0345 721 3141**.

We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right . If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit **FSCS.org.uk**

FSCS Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

If your hearing or speech is impaired – you can contact us using the Relay UK Service which is available 24 hours a day, 7 days a week; or via textphone on **0345 600 9644** (lines are open 9am to 5.30pm, 7 days a week).
SignVideo services are also available if you're Deaf and use British Sign Language at **bankofscotland.co.uk/accessibility/signvideo**

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.
Fair lending – we adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: **www.lendingstandardsboard.org.uk**

BANK OF SCOTLAND

Statement No. 50
14 January 2021

Sort Code 12-01-03
Account Number 00829234

CURRENT ACCOUNT

Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
14 Dec 20		**STATEMENT OPENING BALANCE**			**103.27**
21 Dec 20	DD	CLASSIC RESERVE 06314886 5404382102733238	28.72		74.55
24 Dec 20	SO	BARCLAYS BANK PLC 0009	70.00		4.55
11 Jan 21	BGC	RELIANCE LIFE		260.15	264.70
11 Jan 21		**STATEMENT CLOSING BALANCE**	**98.72**	**260.15**	**264.70**

Payment types:
DD - Direct Debit SO - Standing Order BGC - Bank Giro Credit

Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

Ways to manage your arranged overdraft.

No matter what current account you have, we have several features to help you manage your money.

Mobile and Internet Banking - You can access Internet and mobile banking 24 hours a day 7 days a week. By making use of Internet Banking you can track your money, make payments and transfers and see your statements.

Alerts - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

To find out more visit www.bankofscotland.co.uk/alerts

Calculating the cost - If you have an arranged overdraft with us, would like to increase the limit on an existing one, or are thinking of applying for an arranged overdraft, you can calculate the cost using our cost calculator tool at www.bankofscotland.co.uk/overdrafts

You can also find general information about the cost of arranged overdrafts at www.bankofscotland.co.uk/overdrafts

Keeping track of your borrowing - An overdraft is there to help out when you need to borrow in the short term. But if you use it often and don't reduce your balance, you could pay more in charges than other forms of borrowing.

You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you would like to discuss potential alternative options that we may be able to provide please contact us on 0345 721 3141. You can see our range of borrowing options at www.bankofscotland.co.uk/borrow

You should also consider whether your account type is still right for you.

Bank of Scotland plc. Registered office: The Mound, Edinburgh, EH1 1YZ. Registered in Scotland, no. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 169628.