

FCA-COMPLIANT RETAIL BANKING: TERMS, CONDITIONS & KNOWLEDGE BASE

Effective Date: February 2026 **Governing Body:** Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA)

1. ACCOUNT ELIGIBILITY & OPENING

1.1 Residency: You must be 18 or older and a UK resident to apply for a standard adult bank account. If you are under 18, you may only apply for our Youth Account. **1.2**

Identification (KYC): By law, we must establish the legitimacy of a customer's identity to prevent fraud and money laundering. We require one piece of photographic ID (Current UK driving licence or UK/Non-UK passport) and one proof of address (utility bill or council tax statement dated within the last 3 months). **1.3 Basic Bank Accounts:** We are obliged to offer basic bank accounts to eligible retail customers, even those with poor credit ratings, to ensure financial inclusion.

2. PRODUCT SPECIFICATIONS & INTEREST RATES

2.1 Fixed Rate Mortgage: Offers an interest rate of 3.99% APR. The rate remains fixed for terms of 2, 3, 5, or 10 years. A minimum deposit of 5% and a minimum household income of £25,000 are required. Early repayment charges apply if you pay off the mortgage before the fixed term ends. **2.2 Tracker Mortgage:** Offers a variable interest rate that tracks the Bank of England base rate plus 1.5% (Currently 5.50% APR). Requires a 10% minimum deposit. **2.3 Instant Access Savings:** Offers a 4.25% AER variable interest rate. Funds can be withdrawn at any time without penalty. Interest is calculated daily and paid monthly. **2.4 Fixed Rate Bond (Savings):** Offers a 5.10% AER fixed interest rate for terms between 1 and 5 years. A minimum balance of £1,000 is required. Funds cannot be withdrawn before the end of the agreed term. **2.5 Cashback Credit Card:** Offers 1% cashback on all everyday purchases. The representative APR is 9.9%. There is no annual fee. A minimum income of £20,000 is required to apply.

3. FEES, CHARGES & OVERDRAFTS

3.1 Standard Banking: We do not charge monthly maintenance fees for our standard Current Account. Domestic transfers via BACS and Faster Payments are completely free.

3.2 International Transfers: Sending money outside the UK incurs a flat fee of £10 per transaction, plus the applicable currency exchange rate markup. **3.3 Overdrafts:** Arranged overdrafts are subject to approval and carry an interest rate of 39.9% EAR (variable).

Unarranged overdrafts will not incur additional daily fees, but payments may be refused if funds are insufficient.

4. SECURITY & FINANCIAL PROTECTION

4.1 Financial Services Compensation Scheme (FSCS): Your eligible deposits with us are protected by the FSCS up to a total of £85,000 per person. **4.2 Fraud Prevention:** If we suspect your account is being used for financial crime, we are legally required under the Proceeds of Crime Act 2002 to freeze the account and report suspicious activity to the National Crime Agency. **4.3 Data Protection:** We will never ask you to share your PIN code, card expiry date, or online banking password over the phone or via email.

5. FREQUENTLY ASKED QUESTIONS (FAQS)

Q: How do I close my account? A: You can close your account at any time via the mobile app under 'Account Settings', by calling our support line, or visiting a branch. Your balance must be £0.00 before closure.

Q: What do I do if I lose my debit card? A: You should immediately freeze your card using our Mobile Banking App. Alternatively, call our 24/7 Fraud Hotline at +44-20-XXXX-XXXX. A replacement card will be sent to your registered address within 3-5 working days.

Q: Can I open a joint account? A: Yes. Both applicants must be UK residents and over 18. You can convert an existing sole account into a joint account by filling out a mandate form in-branch or online.

Q: How do I complain if I am unhappy with the service? A: If you wish to make a complaint, please contact our support team. If we cannot resolve your complaint within 8 weeks, you have the right to refer your case to the Financial Ombudsman Service free of charge.

CATEGORY: CARDS & SECURITY

Q: What is the difference between freezing and cancelling my card? A: Freezing your card is a temporary block you can toggle on and off in the app if you misplace it. Cancelling a card is permanent and should only be done if the card is stolen or compromised.

Q: I don't recognize a transaction on my statement. What should I do? A: First, check if the merchant name is a parent company (e.g., 'O2' might appear as 'Telefonica'). If you still don't recognize it, freeze your card immediately in the app and tap "Report Fraud" on the transaction details page. We will investigate within 24 hours.

Q: How do I request a new PIN? A: You can view your PIN securely in the mobile app using biometric authentication (FaceID/Fingerprint). If you need a physical PIN reminder mailed to you, you can request one via the web portal. It will arrive in 3-5 working days.

Q: Will you ever text me a link to log in? A: No. We will never send you an SMS with a link to log in, nor will we ask for your full password, PIN, or 2FA codes. If you receive a text like this, forward it to 7726 and delete it.

Q: What happens if I enter my PIN incorrectly 3 times? A: Your card will be locked to prevent fraud. You can unlock it by visiting any of our ATMs, inserting the card, and selecting "Unlock PIN" using your correct PIN.

CATEGORY: INTERNATIONAL & TRAVEL

Q: Can I use my debit card abroad? A: Yes, your debit card works internationally wherever Visa/Mastercard is accepted. However, a Non-Sterling Transaction Fee of 2.99% applies to all purchases and ATM withdrawals made in a foreign currency.

Q: Do I need to tell you before I travel abroad? A: No, you no longer need to notify us of your travel plans. Our fraud systems use your phone's location (if location services are enabled for the app) to verify international transactions.

Q: What is the exchange rate for international transfers? A: We use the standard Mastercard exchange rate for card purchases. For direct bank-to-bank SWIFT transfers, we use our daily corporate exchange rate plus a flat £10 fee.

CATEGORY: MORTGAGES & LOANS

Q: Can I overpay my Fixed Rate Mortgage? A: Yes, you can overpay up to 10% of your outstanding mortgage balance each calendar year without incurring an Early Repayment Charge (ERC). Overpayments above 10% will incur a 3% fee on the excess amount.

Q: How long does a mortgage decision in principle (DIP) last? A: A Decision in Principle is valid for 90 days. It involves a "soft" credit check, which does not impact your credit score.

Q: Can I take a payment holiday on my personal loan? A: You may request a one-month payment holiday once every 12 months, provided you have made the first 6 payments on time. Interest will continue to accrue during the holiday period.

CATEGORY: ACCOUNTS & TRANSFERS

Q: What is the maximum amount I can transfer online? A: The daily limit for Faster Payments via the mobile app is £10,000. For transfers up to £50,000, you must use Online Banking on a computer with a physical card reader. Transfers over £50,000 require a branch visit or telephone banking.

Q: How long does a CHAPS payment take? A: CHAPS payments are guaranteed to arrive on the same working day if initiated before 3:30 PM. A £25 fee applies to all CHAPS transfers.

Q: What is a dormant account? A: If there is no customer-initiated activity on your account for 36 consecutive months, it will be marked as dormant to protect against fraud. To reactivate it, you must visit a branch with valid ID.

Q: Do you support Open Banking? A: Yes, you can securely connect your account to regulated third-party financial apps (like budgeting tools) using Open Banking APIs. You can manage and revoke these permissions at any time in the app settings.

CATEGORY: CREDIT CARDS

Q: When is my credit card payment due? A: Your payment due date is 25 days after your statement is generated. You can change your statement date once per year in the app to better align with your payday.

Q: What happens if I miss a credit card payment? A: A £12 late payment fee will be applied to your account, and your promotional 0% interest rates (if any) may be revoked. The missed payment will also be reported to credit reference agencies.

Q: How do I increase my credit limit? A: You can request a credit limit increase in the app after holding the card for 6 months. We will perform a hard credit search to assess affordability.

CATEGORY: DIGITAL & APP

Q: What devices support your mobile app? A: Our app requires Apple devices running iOS 14.0 or higher, or Android devices running version 9.0 or higher. We do not support jailbroken or rooted devices for security reasons.

Q: Can I install the app on two phones? A: For security, your account can only be linked to one primary mobile device at a time. Logging into a new phone will automatically log you out of the old one.

Q: How do I deposit a cheque using the app? A: Tap "Deposit Cheque" in the app, enter the amount, and take a clear photo of the front and back of the cheque. The maximum limit for mobile deposits is £1,000 per cheque. Funds typically clear in 2 working days.

CATEGORY: VULNERABILITY & SUPPORT

Q: What if I am struggling to pay my debts? A: Please contact our Financial Support Team immediately. We can offer forbearance options such as freezing interest, restructuring debt, or providing a breathing space period of 60 days where no collections activity will occur.

Q: Do you provide documents in Braille or large print? A: Yes, we can provide all statements, PINs, and policy documents in Braille, large print, or audio format. Please contact support to set your accessibility preferences.

Q: How can I assign Power of Attorney to my account? A: To register a Lasting Power of Attorney (LPA), you must provide the original document or a certified copy signed by a solicitor, either in-branch or by post. We will update the account access within 5 working days.

CATEGORY 1: ACCOUNT MANAGEMENT & EVERYDAY BANKING

Q: How do I change my name on my account? A: You must provide a legally recognized document, such as a marriage certificate or deed poll. You can present this in a branch or mail a certified copy to our support center.

Q: How do I update my registered address? A: You can update your address instantly via the Mobile App or Online Banking. If you are moving outside the UK, you must call us to discuss account eligibility.

Q: How can I get a copy of my bank statement? A: Up to 7 years of statements are available to download as PDFs in Online Banking. You can request a stamped, physical paper copy in-branch for official use.

Q: What is a Basic Bank Account? A: Basic bank accounts are accounts that the largest UK banks are obliged to offer to eligible retail customers, including those with poor credit ratings. They do not include overdraft facilities.

Q: Can I close my account if it is overdrawn? A: No, your account balance must be exactly £0.00 before it can be closed. You must repay any outstanding overdraft balances first.

Q: How do I upgrade my current account to a premium tier? A: You can apply for an account upgrade in the mobile app. Upgrades are subject to income verification and a soft credit check.

Q: What happens to my account if I move abroad? A: Due to regulatory restrictions, we may not be able to provide banking services to residents of certain countries. You must notify us 30 days before relocating.

Q: Can I add a third party to manage my account temporarily? A: You can set up a Third-Party Mandate to allow someone else to make payments or view balances on your behalf. This is different from a Power of Attorney.

Q: How do I order a replacement debit card? A: You can report your card lost, stolen, or damaged in the app and order a replacement instantly. It will arrive via Royal Mail in 3-5 working days.

Q: Can I choose my own PIN? A: Yes. When you receive a new card, you can change the randomly generated PIN at any of our UK ATMs by selecting the 'PIN Services' option.

CATEGORY 2: THE CURRENT ACCOUNT SWITCH SERVICE (CASS)

Q: What is the Current Account Switch Service (CASS)? A: It is a free service that lets you switch your current account from one participating bank to another. The switch process takes seven working days, and you can choose the exact date of the switch.

Q: What happens to my old account when I use CASS? A: Your old account will automatically close, and any remaining credit balance will be transferred to your new account.

Q: Does CASS move my Direct Debits? A: Yes. All your incoming and outgoing payments (including direct debits and standing orders) are switched automatically to your new account.

Q: What if someone sends money to my old account after the switch? A: Any payments made accidentally to your old account after your switch date will be automatically redirected to your new account.

Q: What if something goes wrong during the switch? A: The service includes a Current Account Switch Guarantee which fully protects customers against financial loss. If anything goes wrong, you will be refunded for any interest and charges incurred on either your old or new account.

Q: Can I switch if my account is overdrawn? A: Yes, you can switch if you are overdrawn. You will need to agree to any overdraft facilities you require with your new bank. If they do not agree, you must make separate arrangements to repay your existing overdraft before you switch.

Q: Can I use CASS to switch a savings account? A: No, the service cannot be used to switch savings accounts or ISAs.

Q: Can I use CASS for a joint account? A: Yes, as long as both parties agree to the switch and you are switching to another joint account. You cannot switch a joint account to a sole account.

Q: Will switching accounts affect my credit score? A: Opening a new account requires a hard credit check, which may temporarily dip your score. However, using CASS itself does not negatively impact your credit file.

Q: Do I need to tell my employer I am switching banks? A: No. CASS automatically notifies your employer and updates your salary payment details so there is no disruption to your income.

CATEGORY 3: FRAUD, SECURITY & SECTION 75

Q: What is Section 75 of the Consumer Credit Act? A: Section 75 protects you if you buy something with your credit card and things go wrong. Under this law, the credit card company is jointly and severally liable for any breach of contract or misrepresentation by the retailer.

Q: What purchases are covered by Section 75? A: It covers goods or services with a cash price of more than £100 but not more than £30,000.

Q: Does Section 75 apply if I only paid the deposit on my credit card? A: Yes. Section 75 applies even if you only made part of the payment using credit. You are covered for the whole value of the item as long as the total cash price is between £100 and £30,000.

Q: Does Section 75 apply to debit cards? A: No, Section 75 applies only to credit cards. However, if you used a debit card, you may still be able to get help through the chargeback process.

Q: What is a Chargeback? A: Chargeback is a process where you ask your card provider to try to get your money back from a seller's bank. Unlike Section 75, chargeback is not a legal right, but rather a set of rules determined by networks like Visa or Mastercard.

Q: How long do I have to make a Chargeback claim? A: Your card provider usually needs to start the chargeback process within 120 days from when you made the transaction or when you were due to receive the goods.

Q: Will I get my money back if I am tricked into sending money to a scammer? A: If you are a victim of Authorised Push Payment (APP) fraud, you may be eligible for reimbursement under the Contingent Reimbursement Model (CRM) code, provided you did not act with gross negligence.

Q: Why has my account been frozen or blocked? A: We may freeze accounts if we detect suspicious activity, suspect financial crime, or to comply with anti-money laundering regulations.

Q: How do I report a suspicious email claiming to be from the bank? A: Forward any phishing emails to phishing@fca-bank.com and delete the email. Never click links or download attachments from unexpected emails.

Q: Are my cryptocurrency purchases protected? A: No. Cryptocurrency is unregulated in the UK. We do not provide fraud protection or refunds for losses related to cryptocurrency trading.

CATEGORY 4: PAYMENTS & TRANSFERS

Q: What is the difference between a Direct Debit and a Standing Order? A: A Standing Order is an instruction you set up to pay a fixed amount regularly. A Direct Debit gives a company permission to take variable amounts from your account when a bill is due.

Q: How do I cancel a Direct Debit? A: You can cancel a Direct Debit at any time via the mobile app. You must cancel it at least one working day before the payment is due to be taken.

Q: What is the maximum limit for Faster Payments? A: The standard limit for online Faster Payments is £25,000 per day. For higher amounts, you must visit a branch or use CHAPS.

Q: What is a CHAPS payment and how much does it cost? A: CHAPS is a same-day payment system usually used for high-value transactions like buying a house. A £25 non-refundable fee applies to all CHAPS transfers.

Q: How long does a BACS payment take to clear? A: BACS payments typically take 3 working days to clear. They are commonly used for salary payments and supplier invoices.

Q: What should I do if I sent money to the wrong account? A: Contact us immediately. We will initiate a 'Credit Payment Recovery' process to contact the receiving bank, but we cannot guarantee the funds will be returned.

Q: Can I stop a cheque from being cashed? A: You can stop a cheque if it has not yet been presented for clearing. A £10 fee applies. You cannot stop a cheque if it has been backed by a cheque guarantee card.

Q: What are Variable Recurring Payments (VRPs)? A: VRPs are a new type of payment instruction that can be set up to make a series of future payments directly from your account to someone else. They are set up using an authorised payment initiation service provider (PISP).

Q: Why was my contactless payment declined? A: For security, you are occasionally required to insert your card and enter your PIN to verify your identity, even if the purchase is under the £100 contactless limit.

Q: Do you charge for ATM withdrawals? A: We do not charge for ATM withdrawals within the UK. However, some independent ATM operators may apply their own usage fees, which must be displayed on the screen.

CATEGORY 5: SAVINGS & ISAs

Q: What is a Cash ISA? A: A Cash Individual Savings Account (ISA) is a tax-free savings account. You do not pay UK income tax on the interest you earn.

Q: What is the annual ISA allowance? A: The current ISA allowance set by the government is £20,000 per tax year. This limit applies across all your ISA accounts combined.

Q: Can I have more than one Cash ISA in the same tax year? A: Under new rules, you can open and pay into multiple Cash ISAs in the same tax year, provided you do not exceed your total £20,000 allowance.

Q: How do I transfer an existing ISA to you? A: You must use the official ISA Transfer process via our app. If you manually withdraw the funds and move them yourself, they will lose their tax-free status.

Q: What is the difference between AER and Gross interest? A: AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year. Gross is the contractual rate of interest payable before the deduction of income tax.

Q: Is my money protected if the bank fails? A: Yes. The Financial Services Compensation Scheme (FSCS) protects customers with deposits of up to £85,000 in a bank, building society or credit union.

Q: What is a Notice Savings Account? A: A Notice Account requires you to give a set period of notice (e.g., 30, 60, or 90 days) before making a withdrawal. Early withdrawals may result in a loss of interest.

Q: When is interest paid on my savings account? A: Depending on your specific account type, interest is either calculated daily and paid monthly, or paid annually on the anniversary of the account opening.

Q: Do I have to pay tax on my savings interest? A: Basic rate taxpayers can earn up to £1,000 in interest tax-free each year under the Personal Savings Allowance. Higher rate taxpayers can earn up to £500 tax-free.

Q: Can I open a savings account for my child? A: Yes, we offer Junior ISAs and Children's Savings Accounts. The parent or guardian manages the account until the child turns 16 or 18, depending on the account type.

CATEGORY 6: OVERDRAFTS & CREDIT CARDS

Q: What is an Arranged Overdraft? A: An arranged overdraft is a pre-agreed borrowing limit on your current account. You will only be charged interest on the amount you actually borrow.

Q: What happens if I go into an Unarranged Overdraft? A: An unarranged overdraft occurs when you spend more than your available balance without agreement. Your payments may be declined, but we no longer charge daily unarranged overdraft fees.

Q: How is overdraft interest calculated? A: Interest is calculated daily on your overdrawn balance and charged to your account monthly. Our standard rate is 39.9% EAR (variable).

Q: Will applying for an overdraft affect my credit score? A: Yes, applying for an overdraft involves a hard credit check, which will be recorded on your credit file.

Q: How do I decrease my credit card limit? A: You can decrease your credit card limit at any time using the Mobile App, provided your new limit covers your existing balance.

Q: What is a balance transfer credit card? A: It allows you to move existing credit card debt from another bank to us, often at a lower or 0% promotional interest rate for a set period.

Q: How long does a balance transfer take to process? A: Balance transfers usually take 1 to 3 working days to clear onto your old credit card.

Q: Can I withdraw cash using my credit card? A: Yes, but cash withdrawals on a credit card do not benefit from an interest-free grace period. Interest is charged daily from the moment of withdrawal, and a cash advance fee applies.

Q: What is the minimum monthly payment on a credit card? A: The minimum payment is typically 2.5% of your total balance, or £5, whichever is greater. We recommend paying more than the minimum to clear debt faster.

Q: What should I do if I can't afford my credit card repayment? A: Contact us immediately. We can discuss forbearance options, such as freezing interest or setting up an affordable repayment plan.

CATEGORY 7: MORTGAGES & LOANS

Q: What is a Decision in Principle (DIP)? A: A DIP gives you an estimate of how much you can borrow for a mortgage. It is valid for 90 days and uses a soft credit check.

Q: What is a Loan-to-Value (LTV) ratio? A: LTV is the size of your mortgage as a percentage of your property's value. A £180,000 mortgage on a £200,000 house is a 90% LTV.

Q: Can I pay off my personal loan early? A: Yes. You can settle your loan early at any time. However, you may be charged up to 58 days' interest as an early settlement fee.

Q: What is an Early Repayment Charge (ERC) on a mortgage? A: An ERC is a penalty fee applied if you pay off your mortgage, or overpay beyond your allowance, before your fixed-rate period ends.

Q: Can I port my mortgage if I move house? A: Yes, most of our mortgages are portable. You can transfer your existing rate and balance to a new property, subject to a new valuation and affordability check.

Q: What is the difference between a Fixed and Tracker mortgage? A: A fixed mortgage guarantees your interest rate will not change for a set period. A tracker mortgage fluctuates based on the Bank of England base rate.

Q: Can I overpay my mortgage without a penalty? A: On a fixed-rate mortgage, you can usually overpay up to 10% of your remaining balance each calendar year without paying an ERC.

Q: What happens at the end of my fixed mortgage term? A: Your rate will automatically revert to our Standard Variable Rate (SVR), which is typically higher. We will contact you beforehand to discuss switching to a new fixed deal.

Q: Do you offer buy-to-let mortgages? A: Yes. Buy-to-let mortgages require a minimum deposit of 25%, and affordability is calculated based on expected rental income rather than personal salary.

Q: Can I take a payment holiday on my loan? A: Subject to approval, you may request a one-month payment holiday once every 12 months. Interest will continue to accrue during the break.

CATEGORY 8: DIGITAL BANKING & APP FEATURES

Q: How do I register for Mobile Banking? A: Download the app from the App Store or Google Play. You will need your debit card, account number, and access to the phone number registered to your account.

Q: What should I do if I forget my Mobile App passcode? A: You can reset your passcode directly in the app by selecting 'Forgotten Passcode' and verifying your identity with your debit card and a selfie video.

Q: Can I use the Mobile App on multiple devices? A: For security reasons, your profile can only be active on one primary smartphone at a time. Logging into a new device will deregister the old one.

Q: How do I deposit a cheque using my phone? A: Select 'Deposit Cheque' in the app, enter the amount, and take clear photos of the front and back of the cheque. The daily limit is £1,000.

Q: How long does a mobile cheque deposit take to clear? A: Cheques deposited via the app before 10 PM on a working day will usually clear by 11:59 PM the next working day.

Q: How do I view my PIN in the app? A: Navigate to 'Card Management' and select 'View PIN'. You will need to authenticate using Face ID or Fingerprint to reveal it for 5 seconds.

Q: Can I freeze my card temporarily in the app? A: Yes. If you misplace your card, you can toggle the 'Freeze' switch. This blocks all transactions until you unfreeze it.

Q: Are biometric logins secure? A: Yes. Your biometric data (Face ID/Fingerprint) is encrypted and stored locally on your device's secure hardware. We do not hold a copy of your biometric data.

Q: How do I turn on push notifications for transactions? A: Go to 'Settings', select 'Notifications', and toggle on 'Real-time transaction alerts' to be notified every time your card is used.

Q: Can I block gambling transactions on my account? A: Yes. You can activate a gambling block in the 'Card Management' section. Once activated, it takes 48 hours to remove the block if you change your mind.

CATEGORY 9: OPEN BANKING & DATA PRIVACY

Q: What is Open Banking? A: Open Banking is a secure way to give regulated third-party providers (like budgeting apps) access to your financial data or the ability to initiate payments.

Q: Is Open Banking safe to use? A: Yes. You never share your bank login details with third parties. You authorise access directly through our secure app using bank-level encryption.

Q: How do I revoke Open Banking access from a third party? A: You can view and manage all active Open Banking connections in the 'Data Permissions' section of our app. You can revoke access instantly with one tap.

Q: Does the bank sell my personal data to advertisers? A: No. We strictly adhere to GDPR regulations and will never sell your personal or financial data to third-party marketing or advertising companies.

Q: How long do you keep my financial records after I close my account? A: Under UK anti-money laundering regulations, we are legally required to retain your core account data and transaction history for 5 years after closure.

Q: How do I submit a Data Subject Access Request (DSAR)? A: You can submit a DSAR through online banking or by writing to our Data Protection Officer. We will provide a copy of your personal data within 30 days.

Q: Can I opt out of marketing communications? A: Yes. You can update your marketing preferences at any time in the app settings, or by clicking the 'unsubscribe' link at the bottom of our emails.

Q: Will you monitor my social media accounts? A: No. We do not actively monitor your personal social media accounts, except when investigating specific, complex fraud cases where public information is relevant.

Q: How does the bank use my credit report data? A: We use data from Credit Reference Agencies to assess affordability for lending, verify your identity, and prevent fraud.

Q: Do you use automated decision making for loans? A: Yes, we use automated algorithms for initial credit decisions. However, you have the right under GDPR to request a manual review by a human underwriter.

CATEGORY 10: SUPPORT, VULNERABILITY & COMPLAINTS

Q: How do I register a Power of Attorney (POA)? A: To register an LPA, you must provide the original document or a certified copy signed by a solicitor. We will update the account access within 5 working days.

Q: What happens to an account when someone passes away? A: Once we are notified with an original or certified Death Certificate, we will freeze the sole accounts to prevent unauthorized withdrawals and stop marketing communications.

Q: Who can access the funds of a deceased customer? A: Funds can only be released to the legally appointed Executor or Administrator of the estate, usually upon presentation of a Grant of Probate.

Q: How do I notify the bank if I am facing financial hardship? A: Please contact our Financial Support Team. We can offer forbearance options such as freezing interest, restructuring debt, or creating a tailored repayment plan.

Q: What is a 'breathing space' for debt? A: The Debt Respite Scheme offers a 60-day period where all interest, fees, and collections activity are paused while you seek professional debt advice.

Q: Do you offer services for customers with visual impairments? A: Yes. Our app supports screen readers, and we can provide all statements, PINs, and policy documents in Braille, large print, or audio format.

Q: Do you have a sign language interpreter service? A: Yes, we partner with SignVideo to provide on-demand British Sign Language (BSL) interpreters for telephone banking and branch visits.

Q: How do I make a formal complaint? A: If you wish to make a formal complaint, you should contact the firm using their published contact process first. We aim to resolve all complaints within 8 weeks.

Q: What if I am unhappy with the bank's response to my complaint? A: If you are dissatisfied with how your complaint was handled by the firm, you can escalate it to the Financial Ombudsman Service (FOS). The FOS is free and independent.

Q: Why would a bank close my account? A: Banks are generally free to close customer accounts, but they must not discriminate against customers based on protected characteristics outlined in the Equality Act 2010 or the Payment Accounts Regulations 2015.