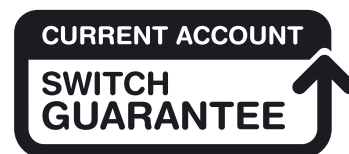




Powered by Clydesdale
Bank & Yorkshire Bank



Thinking of switching to us? We'll do the hard work

Move your account to us and we'll take care of everything, from transferring your balances and payments to asking your old bank to close your account. In just seven working days, we'll have your account moved over to us – guaranteed.

The Current Account Switch Service is completely free and to get started, all you have to do is tell us when you want to switch and fill out some forms – we'll do the rest. We'll contact your old bank to arrange the switch too, so you don't have to.

Switch in 3 easy steps

1 Tell us you'd like to switch as part of your online application.

2 We'll get to work managing the switch, keeping you informed throughout. You can use your old account as normal until your switch date.

3 On your switch date, your old account will be closed. All your payments and credit balance will be transferred to your new B account.

For 36 months after your switch, payments sent to or requested from your old account will be redirected to your new account.



Your guide to switching

The Current Account Switch Service makes switching current accounts from one UK bank or building society to another simple and hassle-free.

The service allows you to choose a switch date that suits you and is available to consumers, businesses, charities and trusts.

The benefits

The new service provides all of the following benefits:

- All your payments (in and out) will be moved to your new account
- Any remaining credit balance in your old account will be transferred to your new account and your old account will automatically close
- If any payments are accidentally made to your old account after your switch date, they'll be automatically redirected or forwarded to your new account for 36 months
- The switch process will be managed entirely by your new bank or building society and will be backed by the Current Account Switch Guarantee.

The guarantee provides the following:

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice, your payments will be automatically transferred and redirected to your new account, and in the unlikely event anything goes wrong with your switch, we will refund any interest and charges (incurred on your old or new current accounts) as a result of this failure as soon as it is brought to our attention.

How to switch

- Step 1.** Complete a Current Account Switch Agreement Form so your new bank can set up your switch.
- Step 2.** Complete a Current Account Closure Instruction Form to authorise closure of your old account.
- Step 3.** Agree a switch date that is at least 7 working days after your new account has been set up.
- Step 4.** Relax as your new bank manages the switch (you will be contacted if there are any payments that cannot be transferred).
- Step 5.** Continue to use your old account until your switch date.

On your switch date

All of the following will happen on your switch date:

- Your payments (such as Direct Debits, Standing Orders and Bill Payments) will have all been transferred to your new account
- Any credit balance from your old account will have been transferred to your new account
- Your new account will be ready to use
- Your old account will be closed.



Current Account Switch Guarantee

We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and hassle-free way. It will only take seven working days.

As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- For 36 months, we will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.

For more information go to www.simplerworld.co.uk





Frequently Asked Questions

1. What is the Current Account Switch Service?

It's a free service that lets you switch your current account from one participating bank or building society to another. It has been designed to be simple, reliable and hassle-free and is backed by the Current Account Switch Guarantee.

2. Can I switch my account on a date that suits me?

Yes, you can select and agree a date with your new bank or building society and the process will start 6 working days before that date. (Working days are Mon – Fri excluding bank and public holidays.)

3. What happens to payments that people send to my old account?

The Current Account Switch Service will redirect payments to your new account for up to thirty six months from your switch date.

4. What happens if there is a mistake or unnecessary delay in the Current Account switching process?

The Current Account Switch Service is backed by the Current Account Switch Guarantee. This guarantees that any charges or interest incurred on your old or new account, as a result of a failure in the switching process will be refunded when you bring this to your new bank or building society's attention.

5. Will switching my current account affect my credit rating?

No, providing you repay any outstanding overdraft(s) on your previous account(s) as required by your old bank or building society. If there are any problems with payments (as part of the switching process) your new bank or building society will correct them and ensure your credit rating is not affected.

6. Can I switch my current account if I am overdrawn?

Yes, and your new bank or building society may be able to provide facilities to help you pay off any overdraft, subject to their normal lending criteria. If this isn't the case you must make separate arrangements to repay your old bank or building society what you owe.

7. What if I change my mind?

You can cancel your switch up to seven working days before your switch date. After that only certain elements can be cancelled. Your new bank or building society will guide you through this process if you choose to do this.

8. When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date when they will be transferred to your new account.

9. Do all banks and building societies offer the same Current Account Switch Service?

High Street banks and building societies and Internet and Telephone banks that display the 'Current Account Switch Guarantee' Trustmark will offer the Current Account Switch Service. You can find a list of participating organisations at www.simplerworld.co.uk

10. What type of accounts can I switch using the Current Account Switch Service?

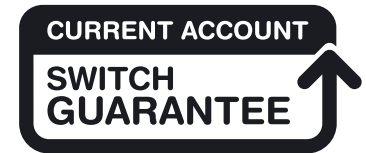
The Current Account Switch Service is for current accounts only. If you would like to switch other account types, such as a savings account, you will need to ask your new bank or building society if they are able to help you do this.

11. What happens to any debit card transactions that I have asked my old bank to stop?

The Current Account Switch Service should not interfere with this process and any debit card transactions that you have asked your bank to stop should remain so after your switch.

12. Can I prevent my new account details being given to someone who sends one-off payments to my old account?

You may be able to transfer your payments to your new bank without redirecting payments from your old account, and you should discuss this requirement with your new bank.



Current Account Switch Agreement

- (A) This Current Account Switch Agreement ("Agreement") is made between you (the individual(s) or entity who or which demonstrates consent to its terms) and us (CYBG PLC).
- (B) The Agreement is made up of the Consent, the Service Conditions and information about Your Right to Cancel the Agreement. Please read it carefully as you will be legally bound by it. If you do not understand any part of it, please contact us (please refer to section 5 for details of how to do this).
- (C) The Agreement will end on the date which is 36 calendar months after the Switch Date, e.g. if the Switch Date is 7th January 2015, this Agreement will end on the 6th January 2018.
- (D) In this Agreement:
- Your "New Account" is the account held with us that you are switching to
 - Your "Old Account" is the account that you are switching from at your Old Bank
 - Your "Old Bank" is the bank you are switching from
 - The "Switch Date" is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a bank holiday that is observed by either your Old Bank or us.

Consent

You (or each of you, if more than one of you is required to authorise your account switch) agree and confirm that:

- You will be bound by the terms of this Agreement (made up of this Consent, the Service Conditions and information about Your Right to Cancel the Agreement)
- You have given your consent for us to switch your Old Account, which is a sterling current account, to your New Account
- You will select and agree a Switch Date with us
- The switch process begins 6 working days before the Switch Date
- You have provided us with an Account Closure Instruction for your Old Account which cannot be reversed or cancelled by you any later than the close of business 7 working days before the Switch Date
- You have given your consent to the redirection of all payments to and from your Old Account to be made to and from your New Account for 36 months after your Switch Date
- All information that you have given to us for the purposes of the switch is complete and correct.

Current Account Switch Service Account Closure Instruction

In this Agreement:

- Your "New Account" is the account held with us that you are switching to
- Your "Old Account" is the account that you are switching from at your Old Bank
- Your "Old Bank" is the bank you are switching from
- The "Switch Date" is the date that we will arrange for any credit balance to be transferred from your Old Account to your New Account. We will complete the switch of information about your payment beneficiaries and your regular payment mandates from your Old Bank to your New Account on the same day. The Switch Date must be a working day and not a bank holiday that is observed by either your Old Bank or us.

Please instruct my Old Bank that I wish to close my Old Account because I am switching my current account to my New Account with you.

By consenting I/we (if more than one of us is required to authorise this account closure instruction) understand as follows.

1. My Switch Date is the date my switch completes and I will agree my Switch Date with my New Bank.
2. Unless I have outstanding debt on my Old Account, closure of my Old Account will be effective from my Switch Date.
I understand that, whether or not I have an outstanding debt on my Old Account, my Old Account will not be available for use from my Switch Date, even if I:
 - decide to close my New Account
 - or change my mind about the switch.
3. By closing my Old Account I am withdrawing my authority for any regular payment mandates on my Old Account (as I am transferring this authority to my New Account).
4. If I make any changes to the regular payment mandates on my Old Account or set up any new payment beneficiaries on my Old Account on or after the 6th working day before my Switch Date I must tell my New Bank, otherwise those changes or new regular payments will not be implemented on my New Account.
5. As at my Switch Date, any benefits or services associated with, or dependent upon, my Old Account (e.g. travel insurance or preferential rates) will terminate.
6. My Old Bank will retain enough funds to cover:
 - transactions made on my Old Account before my Switch Date which are still in the process of being cleared on my Switch Date, until those transactions have cleared; and
 - debit card transactions that have already been authorised but which have not yet been paid out of my Old Account.
7. I must not write any cheques on my Old Account or use the debit card for my Old Account after my Switch Date, and I will promptly destroy my old cheque book(s) and debit card(s) for my Old Account after my Switch Date.
8. Any cheque that I pay into my Old Account before my Switch Date will be cleared through my Old Account and the cheque value will be transferred to my New Account when it has cleared.
9. After my Switch Date:
 - I should contact my New Bank if I want to stop a cheque drawn on my Old Account; and
 - I may not be able to remove any existing stop instruction on a cheque drawn on my Old Account.
10. If I have outstanding debt on my Old Account (including any fees or charges) after my Switch Date, my Old Bank will tell me. In such circumstances:
 - my Old Bank will block my Old Account and I will not be able to carry out any further transactions on it, with the exception of repaying the outstanding debt; and
 - the terms and conditions of my Old Account will continue to apply until I have repaid the outstanding debt in full, at which time my Old Account will be closed.
11. If there is an outstanding debt on my Old Account after my Switch Date, my Old Bank will be entitled to use any funds or payments it receives (including by cheque) in full, or part, settlement of the debt on my Old Account.
12. For a period of 36 months after my Switch Date, if my Old Bank receives payments or requests for payments it will redirect these to my New Bank. However, my Old Bank will still have to comply with applicable laws (for example relating to fraud, money laundering etc.), so in certain circumstances it may not be permitted to do so.

Service Conditions

1. The Current Account Switch Service

- 1.1 There is no charge for the Current Account Switch Service, although there may be other taxes or costs that are not charged by us or paid via us.
- 1.2 You can change the Switch Date at any time up until the close of business 7 working days before the Switch Date that you have previously agreed with us.
- 1.3 The switch process begins 6 working days before the Switch Date. We will tell you that the switch is underway and when it is completed, and also if there is any reason why your switch request cannot be initiated or completed.
- 1.4 We will ensure that your existing regular payment mandates (e.g. Standing Orders, Direct Debits and bill payment mandates) are set up on your New Account and details of your existing payment beneficiaries are transferred to your New Account. In cases where we cannot match the payment frequency of your existing regular payment mandates, we will contact you to agree alternative arrangements.

Note: If you have arranged to make recurring payments using your Old Account debit card number, your Old Bank won't know your New Account debit card number so won't be able to transfer these to your New Account. This means that there is no guarantee that payment requests sent to your Old Account will be redirected to your New Account. The supplier may contact you to request the details of your New Account debit card. We recommend that you contact the supplier to set up a new recurring payment to ensure any service you receive (e.g. insurance) is not interrupted.
- 1.5 The regular payment mandates that we will set up on your New Account as part of the switch will be in operation from the day after the Switch Date.
- 1.6 If you have any existing regular payment mandates that are non-sterling, or that quote a BIC or IBAN, these won't be switched to your New Account automatically. If we can facilitate non-sterling mandates, or ones that quote a BIC or IBAN, you will have to provide us with the relevant details separately so that we can set them up on your New Account.
- 1.7 If you make any changes to your regular payment mandates on your Old Account or set up any new payment beneficiaries on your Old Account on or after the 6th working day before the Switch Date you must tell us, otherwise these changes will not be implemented on your New Account.
- 1.8 Your Old Bank will forward any funds remaining in your Old Account to your New Account on the Switch Date. There may be a short period when the balance is being transferred when it will not be possible to access the funds being transferred.
- 1.9 Funds will be retained by your Old Bank to cover any transactions made before the Switch Date on your Old Account which are still in the process of being cleared on the Switch Date. On the day that your Old Bank no longer needs to retain funds to cover transactions that are being cleared, it will transfer them to your New Account and they will be credited to your New Account no later than the next working day. Funds will also be retained by your Old Bank to cover debit card transactions that have already been authorised but which have not yet been paid out of your Old Account.
- 1.10 If you have outstanding debt on your Old Account (including any fees or charges) after the Switch Date, your Old Bank will tell you. You are liable for any outstanding debt on your Old Account remaining after the Switch Date.
- 1.11 For a period of 36 months after the Switch Date if your Old Bank receives payments or requests for payments which relate to your Old Account, subject to compliance with applicable laws, it will redirect these to your New Account. However, if there is an outstanding debt on your Old Account, your Old Bank is entitled to use any funds or payments it receives (including by cheque) in full or part settlement of the debt on your Old Account. The originators of any redirected payments or payment requests will be advised of your New Account details.
- 1.12 During the 36 months after the Switch Date, payments received in sterling from within the UK by your Old Bank will be redirected and credited to your New Account on the same working day that they were received by your Old Bank.
- 1.13 During the 36 months after the Switch Date, payments received by your Old Bank in any currency other

than sterling will be redirected in the same currency as your Old Bank receives them on the day that the funds are made available to your Old Bank. In certain circumstances it may be necessary for your Old Bank to redirect the payment to us in sterling. If this happens the Old Bank will provide us with full details of the exchange rate used and we will tell you.

- 1.14 Both we and your Old Bank have cut-off times (which may vary depending on the currency) after which any payments received are treated as being received on the following working day. For details of your Old Bank's cut-off times you should contact your Old Bank and for details of our cut-off times you should contact us (please refer to section 5 for details of how to do this).
- 1.15 You can stop any payment(s) being redirected by your Old Bank to your New Account by contacting us (please refer to section 5 for details of how to do this). You need to do this by close of business on the working day before you expect the payment to be received by your Old Bank. **However, please be aware that if you stop your Old Bank redirecting a payment to us, this will mean that your Old Bank will stop redirecting any and all future payments and requests for payments to us from that date. Instead, any payments made to, or requests for payments from, your Old Account will be returned to the payment originator with the reason "account closed".**
- 1.16 If you have used your Old Account debit card before the Switch Date to make payments which have not been authorised and paid by your Old Bank out of your Old Account before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.17 If any cheques drawn by you on your Old Account have not been presented to your Old Bank for payment before the Switch Date, we will pay them out of your New Account (subject to the availability of funds).
- 1.18 If you have asked your Old Bank to stop a cheque drawn on your Old Account and you change your mind, we may not be able to cancel that stop instruction. If you wish to place a stop on a cheque drawn on your Old Account after the Switch Date you must contact us (please refer to section 5 for details of how to do this) to make this request.
- 1.19 You must not use your Old Account chequebook and debit card details after the Switch Date and you should destroy your Old Account chequebook and debit card promptly after the Switch Date.

2. How we and your Old Bank will use your information

- In order to fulfil your Current Account Switch in accordance with this Agreement, we and your Old Bank may:
- 2.1 process, use, manage, control and release information that you give us, that we capture or that we already hold about you, including:
 - information (such as details of payment beneficiaries) that you have provided to your Old Bank not only in relation to your Old Account but also in relation to any other account(s) you hold with your Old Bank; and
 - information about other individuals with whom you hold any accounts jointly either at your Old Bank or with us.

Note that this means that anyone with whom you hold your New Account jointly will be able to see the beneficiaries of payments that you have made on any of the accounts you hold with your Old Bank, including any account(s) that are not being switched under this Agreement.
 - 2.2 reveal information about you to:
 - any person working for us, your Old Bank or any entity within our or your Old Bank's group;
 - any data processor(s) to whom it may be necessary for us to reveal your information to in order to fulfil your Current Account Switch in accordance with this Agreement; and
 - the people and organisations that need to know that you have switched your current account to us, being people and organisations that want to send you money or collect money from you.
 - 2.3 We and your Old Bank will only process, use, manage, control, release and reveal your information insofar as is necessary to complete your current account switch and we will keep your information only as long as we need to or are allowed to by law.
- ## 3. Errors and Complaints
- 3.1 You will see details of any funds transferred and any forwarded or redirected payments in the next statement that you receive for your New Account. You should check your statement carefully and let us know as soon as

possible if you think there has been an error or if funds haven't been transferred or a payment hasn't been forwarded or redirected as expected.

- 3.2 If something goes wrong with the Current Account Switch Service (for example if a payment is not redirected, is redirected incorrectly, or is lost), we will correct the error, you will receive a refund of any interest and/or charges incurred, paid or lost on your Old Account or your New Account as a result of the failure and we will notify you of any action we have taken and the outcome.
- 3.3 If you have a complaint about the Current Account Switch Service it should be raised with us in the first instance (please refer to section 5 for details of how to do this) and we will deal with it as quickly as possible under our internal complaints procedure, copies of which are available on request. We will tell you if we pass your enquiry on to your Old Bank and advise you how we intend to deal with your complaint from that point.
- 3.4 If we do not resolve your complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, which is the independent service for settling disputes between consumers and businesses providing financial services. Their contact details are:

Address: South Quay Plaza, 183 Marsh Wall,
London E14 9SR
Telephone: +44 (0)800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk

4. This Agreement

- 4.1 We will give you at least 2 months' notice of changes to the redirection services provided under this Agreement. If you are not happy with the changes, you should tell us and you will be able to end the Agreement immediately and without charge before the changes take effect. If we do not hear from you, we will treat you as having accepted the changes. We may make changes:
- to respond proportionately to changes in general law or decisions of the Financial Ombudsman Service;
 - to meet regulatory requirements;
 - to reflect new industry guidance and codes of practice which improve consumer protection;
 - to reflect the introduction of or changes to technologies or other innovations or changes to payment systems or schemes; and
 - to help us introduce new or improved systems, methods of operation and new features or services that may benefit you.
- 4.2 If you ask us, we'll provide you with a further copy of this Agreement.
- 4.3 You can end this Agreement at any time by contacting us. If you end this agreement all payment redirection activities will stop (see paragraph 1.15 above for what will happen if payment redirection activities stop).
- 4.4 We will stop the switch and/or suspend redirection activities if we have reasonable grounds to suspect fraud perpetrated by a third party or we consider it appropriate for your protection or to comply with our statutory duties. Unless we are unable to contact you or there is a legal reason or other circumstances beyond our control preventing us from doing so, we will tell you before taking this action and provide our reasons for doing so. If we are unable to contact you beforehand, where possible we will do so as soon as we can afterwards. You are responsible for all losses incurred by you if you have acted fraudulently.
- 4.5 We may, at any time, transfer to any person or business any or all of our rights and duties under this Agreement. We will only do this if you are no less favourably treated after the transfer than beforehand.
- 4.6 If your address is in Scotland or Northern Ireland, the Laws of Scotland or Northern Ireland apply to this Agreement and the courts of Scotland or Northern Ireland may settle any related dispute. If you live elsewhere, the laws of England apply to this Agreement and the courts of England and Wales have non-exclusive jurisdiction to settle any related dispute.

5. Contacting Us

- 5.1 You can contact us by:

Visiting your local branch
telephoning us on 0800 121 7365

- 5.2 We will only communicate with you in English and we will use the contact details you have given us to contact you by phone, post or by e-mail
- 5.3 Our head office details are: Clydesdale Bank, 30 St. Vincent Place, Glasgow G1 2HL
- 5.4 We are authorised by the Financial Conduct Authority with registration number 121873

Your Right to Cancel this Agreement

You have a 14 calendar day period in which you can contact us to cancel this Agreement. The 14 day period begins the day after you authorise us to switch your account, unless you have agreed to the switch before receiving this Agreement, in which case the 14 day period begins the day after you receive this Agreement. If you cancel this Agreement, any account switch processes already completed cannot be reversed or unwound. The following points describe what will happen if you exercise this right to cancel the Agreement at key times during the switch.

1. At least 7 working days before the Switch Date:
 - You can continue to use your Old Bank account because it will not be closed.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will not be transferred to your New Account.
 - No balance transfer will take place.
 - No payment redirection activities will be undertaken.
2. During the 6 working days before the Switch Date:
 - Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 5 for details about how to do this) if you wish to cancel any of them.
 - The transfer of your Old Account balance to your New Account will be stopped provided we have enough time to notify your Old Bank that you have cancelled the Agreement before your Old Bank closes for business on the working day before the Switch.
 - No payment redirection activities will be undertaken after the Switch Date.
3. On the Switch Date, or later (and within the 14 day cancellation period):
 - Your Old Account will be closed from the Switch Date because your Account Closure Instruction cannot be cancelled.
 - Details of the payment beneficiaries and regular payment mandates on your Old Account will still be transferred to your New Account and you will need to contact us (please refer to section 5 for details about how to do this) if you wish to cancel any of them.
 - The balance transfer from your Old Account to your New Account will have been completed.
 - No payment redirection activities will be undertaken after the day that you cancel this Agreement.

If you change your mind after the switch has started, you might want to consider waiting until after the Switch Date. You can then request another bank or building society to switch your account from us. Please note that you may not be able to switch back to your Old Bank or to the type of current account you held with your Old Bank.

This document is available in large print, Braille and audio. Please speak to a member of staff for details.