

Scottish Widows Bank
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www.scottishwidowsbank.co.uk

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Letter reference: JBNKDEP1
6th April 2020

J31A4600H3CMAA0000022531001004389000
Protect my Universe Ltd RBS
Office 12
Venture Wales Building
Pentrebach
MERTHYR TYDFIL
CF48 4DR



Statement Date:
Statement Number:
Account Number:
Account Type:
Account Name:
Current Interest Rate:
Balance on 4th April 2020:

4th April 2020
30
51533230199
Pension Fund Deposit Account 2 Non Comm
Protect my Universe Ltd RBS
0.01% Gross / AER**
£14,055.88

Interest Rates as at 4th April 2020

Balances of	Gross / AER**
£1 plus	0.01%

**see interest rate information overleaf

Account Activity

Transaction Date	Effective Date	Description	Paid Out (£)	Paid In (£)	Balance (£)
01/05/2019	01/05/2019	Balance brought forward			44,053.22
01/05/2019	01/05/2019	Interest GROSS		0.36	44,053.58
01/06/2019	01/06/2019	Withdrawal 238396-04690077-51533230199	1,250.00		42,803.58
03/06/2019	03/06/2019	Interest GROSS		0.36	42,803.94
01/07/2019	01/07/2019	Withdrawal 238396-04690077-51533230199	1,250.00		41,553.94
01/07/2019	01/07/2019	Interest GROSS		0.34	41,554.28
19/07/2019	19/07/2019	Withdrawal 238396-04690077-51533230199	15,000.00		40,304.28
01/08/2019	01/08/2019	Interest GROSS		0.29	25,304.57
01/08/2019	01/08/2019	Withdrawal 238396-04690077-51533230199	1,250.00		24,054.57

****Interest Rate Information**

Detailed rate information can be obtained from our website at www.scottishwidowsbank.co.uk. Alternatively, please telephone 0345 845 0829* to speak to one of our Customer Service Representatives.

AER - Stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Please note that other interest payment periods are available and the actual interest rate on your account will be lower if you have interest applied more frequently, but when compounded will equal the AER. (As every advertisement for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time).

Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC).

About your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away and we will check it for you.

Changes to your account must be advised in writing

It is important you ensure your account details are accurate and are kept up to date. Please advise us of any changes to your account so that we can amend our records. All changes to non-personal accounts, including changes to signatories and contact details, should be signed in accordance with the account signing instructions.

- All changes to external bank details must have supporting identification, this can come in the form of an original bank statement, a cancelled cheque or a pre-printed pay in slip.
- Notice of any change to name must be accompanied by appropriate evidence.

Interest Paid

Cheques deposited into your account will earn interest after the second working day. For example if a cheque is deposited on Monday it will start to earn interest on Wednesday of the same week. Incoming payments via CHAPS, BACS or a direct payment from Scottish Widows plc will earn interest from the day the funds are received.

Internet Banking (for personal accounts)

Our Internet Banking service offers a convenient way for you to access your personal savings account details online. To register for Internet Banking, please call **0345 845 0829***, **Option 1**. When you call, you'll need your account number. We'll also ask additional questions to verify your identity before setting up your internet banking access.

Security

Always take reasonable steps to keep 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 getting rid of information about your account. You should take simple steps such as shredding printed material.

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 Team on 0345 845 0829.

*Our lines are open 8am to 6pm Monday to Friday. Your call may be recorded and/or monitored for quality assurance and compliance purposes.



Protected

Important Information about Compensation Arrangements

The money in this account is not an eligible deposit covered by the Financial Services Compensation Scheme (FSCS). Please refer to the information sheet and exclusions list.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

**Financial Services Compensation Scheme Information Sheet and Exclusions List
INFORMATION SHEET**

Basic information about the protection of your eligible deposits	
Eligible deposits in Lloyds Bank plc are protected by:	The Financial Services Compensation Scheme ("FSCS") - (1)
Limit of protection:	<p>£85,000 per depositor per bank - (2).</p> <p>The following trading names are part of your bank: Lloyds Bank, Mayfair Private Banking, Lloyds Bank Private Banking, Worldwide Services and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.</p>
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 - (2)
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately - (3)
Reimbursement period in case of bank's failure:	20 working days - (4)
Currency of reimbursement:	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
<p>To contact Lloyds Bank plc for enquiries relating to your account:</p> <p>To contact the FSCS for further information on compensation:</p>	<p>You can call us, go online or write to us at the address below:</p> <p>25 Gresham Street, London, EC2V 7HN.</p> <p>Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU.</p> <p>Tel: 0800 678 1100 or 020 7741 4100</p> <p>Email: ICT@fscs.org.uk</p>
More information:	www.FSCS.org.uk



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Additional Information

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Lloyds Bank plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under www.FSCS.org.uk

3 Limit of protection for joint accounts

In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.FSCS.org.uk.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

Exclusions List

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund- (5), public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

5 Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.