

# Bank of Scotland Business Banking Product Pricing

## Current Accounts

### Business Account

No interest is paid on credit balances in your Business Account, if you open the account as a start-up business. You can check if you were a start-up business or a switcher when you opened your Business Account by calling us or checking your regular statements for the account.

Balance	Link to Reference Interest Rate%*
All Balances	-2.00

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

### Business Current Account (not available to new customers)

Balance	Link to Reference Interest Rate%*
All Balances	-2.00

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

## Deposit Products (no longer available)

### BB Business Investment Account

Balance	Link to Reference Interest Rate%*
£100,000 and above	-4.40
£50,000 to £99,999	-4.40
£25,000 to £49,999	-4.40
Under £25,000	-4.40

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB HOBS Investment Account

Balance	Link to Reference Interest Rate%*
All balances	-4.40

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Total Business Account 1

Balance	Link to Reference Interest Rate%*
First 12 mths from account opening	0.25
After initial 12 mth period	-1.00

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

### BB Total Business Account 2

Balance	Link to Reference Interest Rate%*
First 12 mths from account opening	0.25
Between 12 to 36 mth from ac opening	base rate will be paid during this period
After 36 mth from account opening	-0.75

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Total Business Account 3

All Balances	Link to Reference Interest Rate%*
First 12 months from account opening	0.25
After initial 12 month period	-1.00

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

### BB Total Business Account 4

All Balances	Link to Reference Interest Rate%*
For details of your current interest rates, please contact your relationship manager	

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Pension Fund Cheque Account

Balance	Link to Reference Interest Rate%*
£1,000,000 and above	-0.20
£100,000 to £999,999	-0.40
£50,000 to £99,999	-0.50
Under £50,000	-1.00

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB E-Business Deposit Account

Balance	Link to Reference Interest Rate%*
£100,000 and above	-1.20
£25,000 to £99,999	-1.85
£10,000 to £24,999	-2.10
£2,500 to £9,999	-2.35
Under £2,500	-2.60

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB 30 Day Reserve Account

Balance	Link to Reference Interest Rate%*
£5,000,000 and above	-0.65
£1,000,000 to £4,999,999	-0.75
£500,000 to £999,999	-0.85
£250,000 to £499,999	-1.00
£100,000 to £249,999	-1.20
£50,000 to £99,999	-1.60
Under £50,000	No interest paid below £50,000

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Business Bonus Account: Instant Rate

Balance	Link to Reference Interest Rate%*
£100,000 and above	-2.10
£50,000 to £99,999	-2.35
£25,000 to £49,999	-2.35
£10,000 to £24,999	-2.50
£2,500 to £9,999	-2.70
Under £2,500	-2.70

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Business Bonus Account: 30 Day Rate

Balance	Link to Reference Interest Rate%*
£100,000 and above	-2.00
£50,000 to £99,999	-2.25
£25,000 to £49,999	-2.25
£10,000 to £24,999	-2.40
£2,500 to £9,999	-2.60
Under £2,500	-2.60

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Business Bonus Account: 90 Day Rate

Balance	Link to Reference Interest Rate%*
£100,000 and above	-1.60
£50,000 to £99,999	-1.85
£25,000 to £49,999	-1.85
£10,000 to £24,999	-2.00
£2,500 to £9,999	-2.20
Under £2,500	-2.20

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### BB Treasurers Account

Balance	Link to Reference Interest Rate%*
£2,500 and above	-1.40
Under £2,500	-1.40

### BB Treasury Cheque Account

Balance	Link to Reference Interest Rate%*
£1,000,000 and above	-0.55
£500,000 to £999,999	-0.75
£100,000 to £499,999	-1.25
£50,000 to £99,999	-1.40
Under £50,000	nil

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### Business Banking Offset

Balance	Link to Reference Interest Rate%*
All Balances	-2.00

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.

### Direct Business Cheque Account

Balance	Link to Reference Interest Rate%*
£100,000 and above	-2.50
£50,000 to £99,999	-3.00
£25,000 to £49,999	-3.50
£5,000 to £24,999	-4.25
Under £5,000	-4.40

\*Where the interest rate applicable to the Product due to a fall in the Reference Interest rate falls below 0%, the Bank may change the rate so that it remains at 0% or above.

### Direct Business Cheque Account Classic

Balance	Link to Reference Interest Rate%*
£100,000 and above	-2.50
£50,000 to £99,999	-3.00
£25,000 to £49,999	-3.50
£5,000 to £24,999	-4.25
Under £5,000	-4.40

The replacement rate will apply until the Reference Rate increases and the usual rate applicable to the Product at that time rises to or above 0% again.