

## Chapter 7

# Information about current account services

## 7.5 Availability of certain services and helplines

### 7.5.1

**R**

- (1) A *firm* must publish information about the *days* on which and the times at which a *banking customer* may, by each of the methods specified in ■ BCOBS 7.5.3R(2) to (4), carry out each of the actions specified in ■ BCOBS 7.5.4R.
- (2) The *firm* must publish the information:
  - in the format specified in Table 3 of ■ BCOBS 7 Annex 1R; and
  - on the same webpage as, and immediately below, the information published under ■ BCOBS 7.5.2R.

### 7.5.2

**R**

- A *firm* must publish information indicating whether or not it is possible, twenty four hours a *day* and every *day* of the year, for a *banking customer* and, in relation to ■ BCOBS 7.5.5R(j) and (k), a potential *banking customer* to discuss with the *firm*:
- (a) each of the actions specified in ■ BCOBS 7.5.4R; and
  - (b) each of the matters specified in ■ BCOBS 7.5.5R.
- (2) A *firm* may publish information indicating that it is so possible only if it is possible to discuss those actions and those matters, by one or more of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), with a member of staff of the *firm* who has been trained to discuss the relevant action or matter.
  - (3) If it is so possible, the *firm* must publish:
    - (a) by which of those methods it is possible; and
    - (b) the contact details for the *firm* for each method.
  - (4) If it is not so possible by all of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), the *firm* must publish information about the *days* on which and the times at which a *banking customer* and, in relation to ■ BCOBS 7.5.5R(j) and (k), a potential *banking customer* may, by each of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), discuss with the *firm*:
    - (a) each of the actions specified in ■ BCOBS 7.5.4R; and
    - (b) each of the matters specified in ■ BCOBS 7.5.5R.
  - (5) In the information published under (4), the *firm* may only indicate *days* on which and times at which the *banking customer* or potential *banking customer* may discuss the action or matter with a member of

staff of the *firm* who has been trained to discuss the relevant action or matter.

- (6) The *firm* must publish the information required by this *rule*:
  - (a) in the format specified in Table 2 of ■ BCOBS 7 Annex 1R, using the descriptions in the right hand column in each of ■ BCOBS 7.5.4R and ■ BCOBS 7.5.5R to refer to the actions and the matters; and
  - (b) on the same webpage as, and immediately below, the statement published in accordance with ■ BCOBS 7.7.2R(2).

**7.5.3** **R** The methods are:

- (1) telephone (other than telephone banking);
- (2) telephone banking;
- (3) internet banking; and
- (4) mobile banking.

**7.5.4** **R** The actions are:

	Action	Description
(a)	ascertain the balance on the account	checking the balance
(b)	access a transaction history covering at least the previous 90 days	accessing a transaction history
(c)	initiate a payment transaction to a payee in the <i>United Kingdom</i>	sending money within the UK
(d)	set up a standing order to a payee in the <i>United Kingdom</i>	setting up a standing order
(e)	initiate a payment in a currency other than a currency of the <i>United Kingdom</i> to a payee outside the <i>United Kingdom</i>	sending money outside the UK
(f)	make a deposit by cheque	paying in a cheque
(g)	cancel a cheque	cancelling a cheque

**7.5.5** **R** The matters are:

	Matter	Description
(a)	use of a debit card to withdraw money in a currency other than a currency of the <i>United Kingdom</i> from a machine or at an establishment outside the <i>United Kingdom</i>	cash withdrawal in a foreign currency outside the UK

(b)	overdrawing without a pre-arranged overdraft or exceeding a pre-arranged overdraft limit	a lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds
(c)	a payment made from the account although the result of the payment is that the <i>banking customer</i> overdraws without a pre-arranged overdraft or exceeds a pre-arranged overdraft	
(d)	a payment not made from the account where the result of the payment would be that the <i>banking customer</i> overdraws without a pre-arranged overdraft or exceeds a pre-arranged overdraft	
(e)	a direct debit within the meaning of the <i>Payment Services Regulations</i>	a direct debit, or allowing someone to collect one or more payments from your account using your debit card number
(f)	an attorney obtaining access to the account	third party access to an account, for example under a power of attorney
(g)	inability of a <i>banking customer</i> to access or use: (i) internet banking; or (ii) mobile banking	problems using internet banking or mobile banking
(h)	a suspicion of fraud on the account or a fraudulent transaction	reporting a suspected fraudulent incident or transaction
(i)	the stopping of a debit card, and the suspension of transactions on the account	progress following an account suspension or card cancellation, e.g. following a fraud incident
(j)	opening an account	account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available
(k)	eligibility for an arranged overdraft	

**7.5.6**

**G**

- (1) This section requires *firms* to publish various types of information:
- (a) information about how and when *banking customers* can carry out certain actions on their account;
  - (b) information indicating whether or not 24-hour help is available for *banking customers* to raise queries about carrying out the actions on their account specified in ■ BCOBS 7.5.4R or about the matters specified in ■ BCOBS 7.5.5R, and for prospective *banking customers* to raise queries about account opening and overdraft availability;
  - (c) where 24-hour help is not available under one or more of the methods specified in ■ BCOBS 7.5.3R, information about how and when *banking customers* can raise queries about carrying out certain actions on their account and various other matters; and

how and when prospective *banking customers* can raise queries about account opening and overdraft availability; and

- (d) contact details for the *firm* for each method: for example, the telephone number for the relevant helpline or for telephone banking, the website address for internet banking, or the name of the application for mobile banking or a link to the place where the *banking customer* can download it.
- (2) A *firm* should only indicate that help is available (i.e. an action or matter may be discussed) where the *banking customer* or prospective *banking customer* is able to discuss the action or matter with a member of staff who has been appropriately trained to respond to such queries. This might mean, for example, a customer call centre responding to telephone queries or live webchat for internet banking, operated by appropriately trained staff. Automated responses, an FAQ list which filters out queries, or a messaging or mailbox system would not be sufficient; the discussion must involve real-time interaction.
- (3) In respect of ■ BCOBS 7.5.1R and ■ BCOBS 7.5.2R, *firms* should complete Tables 2 and 3 in Part 2 of ■ BCOBS 7 Annex 1R by: stating “24 hours” in the relevant cell; or setting out in the relevant cell the days and the times at which *banking customers* can carry out the relevant actions, and discuss the relevant actions and the relevant matters, by the relevant methods; or stating “not possible” in that cell if an action cannot be done or a matter cannot be discussed by a particular method. *Firms* may annotate the Table to indicate whether different times apply to bank holidays.
- (4) In Tables 2 and 3, if contact details or opening hours differ between types of account or between categories of *customer*, *firms* should either annotate the Table accordingly, or produce different copies of the Table for different types of account or categories of *customer*. And in Table 2, if the contact details for a particular matter differ from those given at the top of the relevant column for a particular method, *firms* should include the correct contact details for the relevant matter in the relevant row of that column.
- (5) In relation to the matter in ■ BCOBS 7.5.5R(h), i.e. suspicion of fraud, *firms* are reminded that regulation 73(1)(c) of the *Payment Services Regulations* requires *payment service providers* to “ensure that appropriate means are available at all times” to enable *payment service users* to notify the *payment service provider* of the loss or unauthorised use of a *payment instrument*.