Chapter 7

Information about current account services

Publication of information in a specified format

Part 1Information about how to open a current account

Table 1: account opening information published under ■ BCOBS 7.3.1R and ■ BCOBS 7.3.3R(1) and (3)

> To open [this account **OR** any of our accounts], a new customer will need to provide us with the [following documents and information **OR** the documents and information set out [*link to webpage on which the list is published*]]. We may request additional information or documents in individual cases.
>
> **OR**
>
> We do not publish a list of the documents and information which all new customers will need to give us in order to open [this **OR** an] account.
>
> You can open [this **OR** an] account:
>
> | | |
> |---|---|
> | •without visiting a branch | [⊠ /yes OR X/no OR in some cases] |
> | •where a visit to a branch is required, without an appointment | [⊠ /yes OR X/no OR in some cases] |
> | •by sending us documents and information electronically | [⊠ /yes OR X/no OR in some cases] |
> | •by post | [⊠ /yes OR X/no OR in some cases] |

Part 2Information about current account services

■ BCOBS 7 requires *firms* to publish the following tables in the following order, on one webpage, and preceded by the statement "The Financial Conduct Authority requires us to publish the following information about our [personal/business] current accounts:".

Table 2: availability of help and support in relation to certain services published under ■ BCOBS 7.5.2R

How and when you can contact us to ask about the following things:				
	24 hour help?	*Telephone*	*Internet banking*	*Mobile banking*
contact details				
checking the balance and accessing a transaction history	[⊠ /yes **OR** X/ no]			
sending money within the UK, including setting up a standing order	[⊠ /yes **OR** X/ no]			
sending money outside the UK	[⊠ /yes **OR** X/ no]			
paying in a cheque	[⊠ /yes **OR** X/ no]			
cancelling a cheque	[⊠ /yes **OR** X/ no]			

How and when you can contact us to ask about the following things:			
cash withdrawal in a foreign currency outside the UK	[⊠ /yes **OR** X/ no]		
a lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds	[⊠ /yes **OR** X/ no]		
a direct debit, or allowing someone to collect one or more payments from your account using your debit card number	[⊠ /yes **OR** X/ no]		
third party access to an account, for example under a power of attorney	[⊠ /yes **OR** X/ no]		
problems using internet banking or mobile banking	[⊠ /yes **OR** X/ no]		
reporting a suspected fraudulent incident or transaction	[⊠ /yes **OR** X/ no]		
progress following an account suspension or card cancellation, e.g. following a fraud incident	[⊠ /yes **OR** X/ no]		
account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication	[⊠ /yes **OR** X/ no]		

How and when you can contact us to ask about the following things:
of what ar- ranged over- draft may be available
Note: this is a list of common queries. It does not represent the full list of queries you can raise in re-lation to your account [or queries you can raise in one of our branches].

Table 3: availability of certain services published under ■ BCOBS 7.5.1R

How and when you can use your bank account to do the following things:			
	Telephone banking	*Internet banking*	*Mobile banking*
checking the balance			
accessing a trans-action history			
sending money within the UK			
setting up a standing order			
sending money outside the UK			
paying in a cheque			
cancelling a cheque			
Note: this is a list of common actions. It does not represent the full list of actions you can take in rela-tion to your account [or actions you can take in one of our branches].			

Table 4: information about operational and security incidents published under ■ BCOBS 7.6.1R

Information about operational and security incidents		
We are obliged to notify the Financial Conduct Authority if we become aware of a major opera-tional or security incident which prevents our customers from using our payment services.		
	In the 3 months between [*e.g. 1 April 2018 and 30 June 2018*]	In the 12 months between [*e.g. 1 April 2018 and 31 March 2019*]
Total number of incidents reported		
Incidents affecting telephone banking		
Incidents affecting mobile banking		
Incidents affecting internet banking		

Table 5: complaints data published under ■ BCOBS 7.6.3R

Complaints data
Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our com-plaints data.
The most recent summary is available [*indicate where e.g. website address*]. **OR** We are not required to publish a summary of our complaints data for the most recent six month period.

Complaints data
The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us at http://www.ombudsman-complaints-data.org.uk/.
OR
The Financial Ombudsman Service publishes its complaints data every six months. Its most recent publication does not contain any data relating to us.

Table 6: account opening information published under ■ BCOBS 7.3.3(4)R

Opening a current account with us
Go to [*insert link(s) to the information published under* BCOBS 7.3.1R *and* BCOBS 7.3.3R(3)] to find out how you can open an account, and what information and documents you need to give us to open an account.
OR
We do not publish information about how you can open an account or what information and documents you need to give us to open an account.

Table 7: account opening information published under ■ BCOBS 7.3.5R

How quickly do we open [personal/business] current accounts?

We give customers an account number and enable them to start paying into the account:

•the same day, for [x]% of customers;

•on average, in [x] days; and

•within [x] days for 99% of customers.

(*for firms that publish a list under* BCOBS 7.3.1R) These figures are based on the time taken from our receiving all the information and documents we ask for at [*insert link(s) to the information published under* BCOBS 7.3.1R], in a case where we don't need any further information or documents to open the account.

OR

(*for firms that do not publish a list under* BCOBS 7.3.1R) These figures are based on the time taken from when we first receive an application to open the account.

How quickly do we give customers a debit card?

Once an account is open, we give customers a debit card:

•the same day, for [x]% of customers;

•on average, in [x] days; and

•within [x] days for 99% of customers.

How quickly do customers get internet banking?

Once an account is open, customers have internet banking:

•the same day, for [x]% of customers;

•on average, in [x] days; and

•within [x] days for 99% of customers.

How quickly is an overdraft available?

Once an account is open, the overdraft is available:

•the same day, for [x]% of customers;

•on average, in [x] days; and

•within [x] days for 99% of customers.

Table 8: time taken to replace a lost, stolen or stopped debit card published under ■ BCOBS 7.4.1R

Replacing a debit card
How quickly do we replace debit cards which have been lost, stolen or stopped?
We replace debit cards:
•the same day, for [x]% of customers;
•on average, in [x] days; and
•within [x] days for 99% of customers.

Table 9: pricing information about personal current account overdrafts

What is the interest rate being charged on our products?

Product	[Range of] annual interest rate[s] payable for arranged overdrafts on [30 September 2020]	[Range of] annual interest rate[s] payable for unarranged overdrafts on [30 September 2020]	Refused payment fee on [30 September 2020]
[name of product]	xx.x%-xx.x%	xx.x%-xx.x%	£x
[name of product]	xx.x%	xx.x%	£x

How do our overdrafts compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Information about overdraft pricing in the 3 months between [eg 1 July 2020 and 30 September 2020]

Product	[Range of] Advertised APR[s] during the quarter
[name of product]	x%
[name of product]	xx.x%- xx.x%

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