GUIDE TO CHANGES

We are making some changes to your savings account conditions. The changes will come into effect as described below and will apply to all savings accounts, unless otherwise stated.

A new, faster way of clearing sterling cheques	From **30 October 2017** onwards, all banks are introducing a new system for clearing cheques called the Image Clearing System. This system will allow banks to clear a digital image of a cheque rather than the original paper cheque. Cheques paid in using this system will clear within two working days. The Image Clearing System will be introduced gradually and will operate alongside the existing paper cheque clearing system. You can find the different timescales for each clearing system in your conditions.
Notification of payments	This change will not affect non-payment savings accounts. From **13 January 2018** we will make clear you can decide whether information about payments out of your accounts should be actively provided by us (e.g. in a statement) or instead made available for you to obtain (e.g. online or by telephone banking). However if regulations require us to provide information differently we will comply with the new regulations.
Collecting money paid into your account by mistake	We can already return money paid into your account by mistake, but from **13 January 2018** we are adding a term that allows us to share personal information if it is necessary for the payer to collect the money. This is because we are required to co-operate with other banks and share all relevant information needed so the payer can trace money sent to the wrong account.
How we will contact you when we suspect fraud	From **13 January 2018** we will make it clear that we will contact you using appropriate secure procedures if we suspect fraud or a security threat.
CHAPS payments	From **30 October 2017** we are updating the information in our processes to clarify that a fee for making a CHAPS payment will apply whichever bank the payment is sent to.
Resolving a complaint	We currently try to resolve a problem within three working days in line with regulatory requirements. From **30 October 2017** we are adjusting our conditions to reflect this. From **13 January 2018** the timescales in which we must issue a final response to complaints will change. We will remove the reference to the existing timescales from the conditions and will keep you fully informed of the timescales in our complaints process if you make a complaint.