

Important information about FSCS compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors, if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to **£85,000**. This is the Sterling equivalent of the €100,000 deposit compensation limit which has come into force in all European Economic Area (EEA) member states as on 31st December 2010. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be **£85,000 each** (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask us or refer to the FSCS website www.fscs.org.uk or call them on **0800 678 1100** or **0207 741 4100**.