

Please use this guide together with the verbal instructions you are given through the 24 Hour Telephone Banking service.

Using the 24 Hour Telephone Banking service

To begin using the service, call 0345 7 365 024.

If you are phoning from abroad, call 0044 28 9004 9212. Enter your customer number, followed by # (the hash key). Then enter your access code, followed by #.

Warning: The service may be temporarily unavailable when we are carrying out routine maintenance. We may record or monitor calls to confirm details of our conversations, and for training and quality purposes. Call charges may vary. Please contact your phone company for details.

(the hash key)

The hash key is used like a full stop at the end of a sentence. You need to press the hash key to complete each request and send your instructions to the service.

The following options are available from the main menu.

1. Make an enquiry about balances and transactions
2. Get a summary of the balances on your accounts
3. Change your access code
4. Request eBanking
8. Set up account codes
9. Disconnect from the service
0. Transfer to a helpdesk adviser

1. Make an enquiry about balances and transactions

2. Get a summary of your account

You can get details of individual account balances and the amounts available for you to withdraw, together with details of recent transactions.

You can also listen to account transactions carried out during a specific period. Balances provided for loan accounts do not represent the settlement figures for these accounts.

If there has been a payment transaction on your account, we will tell you at least once a month, by sending you a statement of your account, a letter, an e-mail or any other method of sending information. This is the same whether you have a current account or savings account. If there has not been a transaction on your account, we will send you a statement at least once every six months. These statements are free of charge.

You should check your statements regularly and carefully.

3. Change your access code

For security reasons, we recommend that you change your access code when you first use the 24 Hour Telephone Banking service, and regularly after that.

4. Request eBanking (personal customers only)

If you are not already registered for our online banking service, you can request eBanking through 24 Hour Telephone Banking.

8. Set up account codes

You can set up one-digit account codes for the account numbers you use regularly, so you don't have to enter the entire account number each time. You have nine one-digit account codes to use.

From the main menu, choose option 8 to listen to your account codes. Follow the advice to enter new account codes or to change existing account codes.

9. Disconnect from the service

To make sure that your call is disconnected from our 24 Hour Telephone Banking service, we recommend that you use this option when you have finished using the service.

0. Transfer to a helpdesk adviser

If you need help at any time when you are using the 24 Hour Telephone Banking service, or need to tell us that your access code has been lost or stolen or may be misused because someone else has it, you can speak to an adviser either by choosing this option from the main menu, or by entering the appropriate short-cut command (see above right).

Short-cut commands and * (the star key)

Once you begin using the 24 Hour Telephone Banking service by correctly entering your customer number and access code, you can use the short-cut commands.

You can use the star key to enter short-cut commands which transfer to the service you want directly. You can enter a short-cut command at any stage during your call, so you can save time by interrupting the recorded messages.

The following short-cut commands are available.

- *1 Make an enquiry about balances and transactions
- *2 Get a summary of the balances on your accounts
- *3 Change your access code
- *4 Request eBanking
- *8 Set up account codes
- *9 Disconnect from the service
- *0 Transfer to a helpdesk adviser
- *# Return to the previous menu
- ** Interrupt to change an entry before pressing # (for example, account number).

If you phone your branch, you may be asked to key in your 24 Hour Telephone Banking access code (sometimes known as a 'Telephone Service PIN').

This guide is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.