

Date 29/05/2026

**SCRA**

Scra

Ochil House

Springkerse Business Park

Stirling

FK77XE

Ref: 100387

Subject: Data Subject Access Request under Article 15 UK GDPR and Section 45 DPA 2018

Client Name: Miss Stacey Leonard

Client Reference: 100387

Client Address: 2 Wards Road, Brechin, DD97AS

Date of Birth: 28/04/1988

Also Known As:

Name in Care:

Dear Sir/Madam,

We act on behalf of the above-named client, who was placed in residential care at the institution(s) referenced below during the approximate period stated.

Approximate Dates of Placement:

Angus Council: 1992 - 2006

This request is made under Article 15 of the UK General Data Protection Regulation and Section 45 of the Data Protection Act 2018.

**Scope of Request**

We request disclosure of all personal data held in relation to our client, across all systems and formats, including but not limited to:

Admission and discharge records

Full placement history, including transfers between care settings

Social work records, case files, and assessments

Daily logs, key worker notes, and case notes

Incident reports, safeguarding records, and protection referrals  
Case conference notes, reviews, and internal assessments  
Complaints, investigations, and outcomes  
Correspondence between staff, local authorities, and external agencies  
Records shared with or held by third-party care providers acting on your behalf  
Medical, psychological, or educational records held within the care file  
Photographs or other documentation relating to our client's time in care  
Records identifying staff members and roles involved in their care

### **Historical and Archived Records**

Given the historical nature of this request, we require that all reasonable and proportionate searches are undertaken, including:

Archived and off-site storage  
Legacy systems, including paper, microfiche, and scanned records  
Records held under previous authority names, reorganisations, or successor bodies  
Records held by contracted, private, or voluntary sector care providers commissioned by your authority

### **Placement and Authority Clarification**

Where records indicate placement in additional care settings, we request:

Details of those institutions  
Dates of placement  
The commissioning or responsible authority  
This information is required to ensure a complete and accurate record of our client's time in care.

### **Format of Disclosure**

Please provide the information in electronic format where possible. Where records exist only in non-digital formats, scanned copies will be acceptable.

### **Enclosures**

We enclose:  
Signed authority from our client  
Proof of identity  
Should you require any further information to process this request, please advise promptly.

### **Statutory Timeframe**

We expect a response within the statutory one calendar month period. If you require an extension, please confirm this in writing with full justification.

### **Non-Holding of Data**

If your organisation does not hold the requested data, we require:  
Formal written confirmation of this position

Details of any organisation believed to hold the data, including successor or archive bodies where applicable

**Service of Documents**

We **only** accept service of documents via email at [evidence@mmalegal.co.uk](mailto:evidence@mmalegal.co.uk). Should you for any reason be unable to send documents to the above email, please notify us via the same email imminently.

Yours faithfully,

Investigations Team

MMA Legal

E: [evidence@mmalegal.co.uk](mailto:evidence@mmalegal.co.uk)

T: 0161 563 0816

## **DEED OF AUTHORITY & CONSENT**

<b>THIS DEED is made on the date of signature below by (the “Client”)</b>	
Full Name:	Stacey Leonard
Date of Birth:	28/04/1988
Previous Names (if any):	
Current Address:	2 Wards Road Brechin DD97AS
Previous Addresses (relevant to care placements):	
CHI / NHS Number (if known):	

<b>IN FAVOUR OF (the “Representative”)</b>	
Firm Name:	MMA Legal
Address	SToK, 43-59 Princes Street, Stockport
Postcode	SK1 1RY
Email	evidence@mmalegal.co.uk
Telephone Number	0161 563 0816

### **1. STATUS AND CONSTRUCTION**

- 1.1. This Deed is executed as a deed and constitutes valid written authority for the purposes of:
  - 1.1.1. UK GDPR
  - 1.1.2. Data Protection Act 2018
  - 1.1.3. Common law confidentiality
  - 1.1.4. Any related statutory, regulatory or supervisory framework
- 1.2. This Deed shall be interpreted purposively and broadly to give full effect to the Client’s intention that all personal data and Records relating to them be disclosed to the Representative, subject only to lawful statutory restriction.
- 1.3. This Deed is intended to provide clear and comprehensive authority for disclosure of the Client’s personal data.

### **2. APPOINTMENT**

- 2.1. The Client appoints the Representative to act fully on their behalf in connection with:
  - 2.1.1. An application to Redress Scotland;
  - 2.1.2. Any review, reconsideration or appeal;
  - 2.1.3. Evidence gathering and submission;
  - 2.1.4. Any associated advisory, compensatory or restorative process.
- 2.2. Requests made by the Representative shall be treated as made personally by the Client.

### **3. SCOPE OF AUTHORITY**

- 3.1. This Authority applies to all public and private bodies including (without limitation):
  - 3.1.1. Local Authorities and Councils
  - 3.1.2. NHS Boards and GP Practices
  - 3.1.3. Health & Social Care Partnerships
  - 3.1.4. Integration Joint Boards
  - 3.1.5. Religious bodies and orders
  - 3.1.6. Residential and foster care providers
  - 3.1.7. Education authorities and schools
  - 3.1.8. Government departments
  - 3.1.9. Archive services
  - 3.1.10. Insurers holding historical liability files
  - 3.1.11. Successor, merged or restructured public bodies
- 3.2. The Authority applies whether Records are:
  - 3.2.1. Archived, microfiche, digitised or handwritten;
  - 3.2.2. Stored off-site by contractors;
  - 3.2.3. Held by dissolved or reconstituted institutions;
  - 3.2.4. Transferred following statutory reorganisation.
- 3.3. The Client requests that records not be withheld solely on administrative grounds such as archival storage or institutional restructuring including, for example:
  - 3.3.1. The institution has closed or restructured;
  - 3.3.2. Records are archived or require manual retrieval;
  - 3.3.3. Records are held by insurers or successor bodies;
  - 3.3.4. Retrieval involves time or administrative burden.

### **4. SPECIAL CATEGORY DATA – EXPLICIT CONSENT**

- 4.1. For the purposes of Article 9 UK GDPR and Schedule 1 Data Protection Act 2018, the Client gives explicit consent to disclosure of all special category data including:
  - 4.1.1. Physical and mental health records
  - 4.1.2. Psychiatric and psychological reports
  - 4.1.3. Therapy and counselling notes
  - 4.1.4. CAMHS records
  - 4.1.5. Social work and safeguarding files
  - 4.1.6. Ethnicity or religious data where recordedThis includes all NHS and private medical providers.

This explicit consent may be withdrawn at any time by written notice.

## **5. CRIMINAL OFFENCE DATA – EXPLICIT CONSENT**

5.1. For the purposes of Article 10 UK GDPR and Schedule 1 Data Protection Act 2018, the Client gives explicit consent to disclosure of:

- 5.1.1. Criminal offence data
- 5.1.2. Police investigation material
- 5.1.3. Child protection investigations
- 5.1.4. Statements and intelligence logs
- 5.1.5. Outcome decisions

including records held by:

- 5.1.6. Police Scotland
- 5.1.7. Any predecessor Scottish police force
- 5.1.8. Prosecuting authorities.

## **6. THIRD-PARTY DATA AND REDACTION**

- 6.1. The existence of third-party data shall not justify refusal to disclose the Client's personal data.
- 6.2. Where necessary, redaction shall be limited strictly to third-party information.
- 6.3. Mixed data shall be disclosed in redacted form rather than withheld in entirety.

## **7. PROPORTIONALITY AND REASONED DECISION-MAKING**

- 7.1. Any refusal, limitation or redaction must:
  - 7.1.1. Identify the specific statutory exemption relied upon;
  - 7.1.2. Explain how that exemption applies to the particular Record;
  - 7.1.3. Confirm why partial disclosure is not possible;
  - 7.1.4. Be communicated in writing.
- 7.2. Blanket refusal without statutory justification may not satisfy statutory obligations under applicable data protection legislation.
- 7.3. Any reliance upon "disproportionate effort" must provide written reasoning demonstrating why staged disclosure or redaction is not feasible.

## **8. VALIDITY AND FORMAL REQUIREMENTS**

- 8.1. This Deed remains valid for 24 months from execution unless withdrawn in writing.
- 8.2. Disclosure shall not be refused because:
  - 8.2.1. An internal template form has not been used;
  - 8.2.2. The Authority is considered "out of date" within internal policy;
  - 8.2.3. Additional consent is sought beyond reasonable identity verification.
- 8.3. Any organisation acting in good faith reliance upon this Deed shall be fully discharged in making disclosure.

## **9. REGULATORY AND STATUTORY RIGHTS**


In the event of non-compliance, refusal, or unreasonable delay in responding to a lawful request made under this Deed, the Client and/or the Representative reserve the right to pursue any statutory or regulatory remedies available under applicable law.

This may include raising concerns with the relevant supervisory authority or regulator where appropriate.

Nothing in this Deed limits the Client's rights under the UK GDPR, the Data Protection Act 2018, or any other applicable statutory framework.

Withdrawal shall not invalidate disclosures already made in reliance upon this Deed.

### **EXECUTION AS A DEED**

Signed and delivered as a Deed by the Client:	
Signature	
Print Name	Stacey Leonard
Date	27/03/2026

Witness	
Name	Elliott Logan
Address	SToK, 43-59 Princes Street, Stockport, SK1 1RY
Occupation	Case Handler
Signature	Elliott Logan
Date	27/03/2026

# Completion Certificate

Reference ID: 7c0c2f8e-5843-4563-b63c-56e3a30e7d12

## Document Details

**Document Name(s):** part-1, part-3, cfa, loa, fee-clarity  
**Total Pages:** 4  
**Sent By:** Elliott Logan (195.21.72.3)  
**Completed Date:** Mar 27, 2026 12:44:31 UTC

## Signer Information

**Name:** Miss Stacey Leonard  
**Email:** stacdecri1610@gmail.com  
**Telephone:** 07731805886  
**IP Address:** 86.8.139.86



Verified Electronic Signature

## Audit Trail

Action	Timestamp	IP Address
Created	2026-03-27 12:35:49	System
Document link sent to client by email	2026-03-27 12:35:49	System
Document link sent to client by sms	2026-03-27 12:35:50	System
Document link opened by client	2026-03-27 12:35:53	74.125.208.96
Document electronically signed	2026-03-27 12:44:31	86.8.139.86

## Security Verification

SHA-256 Checksum: 569624ed7635f7accefe501a11ea77679939a0c385baff88c646a06d92bc6a34

*This document is a legally binding record of the e-signature process.*

MISS S L LEONARD  
2 WARDS ROAD  
BRECHIN  
ANGUS  
DD9 7AS



**Statement No.** 12  
**Branch** ARBROATH (804555)  
**Sort Code** 80-45-55  
**Account No** 10872464  
**IBAN** GB97 BOFS 8045 5510 8724 64  
**BIC** BOFSGBS1056  
**Banking Helpline** 03457 801801



[www.bankofscotland.co.uk](http://www.bankofscotland.co.uk)

**BASIC ACCOUNT**

14 February 2026 to 13 March 2026

**Your Account**

<b>Date of previous statement</b>	<b>13 February 2026</b>
<b>Balance on 14 Feb 2026</b>	<b>£27.34</b>
<b>Money in</b>	<b>£112.41</b>
<b>Money out</b>	<b>£139.75</b>
<b>Balance on 13 Mar 2026</b>	<b>£0.00</b>

**Fees Explained**

Other fees for special services and details of all other fees and charges for personal customers are detailed in either the Banking Charges guide; the Reward payments, interest and account fees leaflet; or the Price List (Private Banking), depending upon which type of account you have.

# Things you need to know

## Getting in touch



Write to us: Bank of Scotland,  
PO Box 23581, Edinburgh,  
EH1 1WH



Visit us in branch



Go online:  
[bankofscotland.co.uk/contactus](http://bankofscotland.co.uk/contactus)



Call: 0345 721 3141  
8am-8pm, 7 days a week

## Ways to manage your account

Keep track of what's going in and coming out of your account at any time using:

- **Internet Banking** - View and manage your accounts online - 24 hours a day, 7 days a week. Register at [bankofscotland.co.uk/internetbanking](http://bankofscotland.co.uk/internetbanking)
- **Mobile Banking** - Manage your account on the go with your mobile phone or tablet - 24 hours a day, 7 days a week. Download our app from Google Play or the App Store.
- **Telephone Banking** - Our automated service is available 24/7, or you can talk to us between 8am and 8pm, 7 days a week. Not all services are available 24 hours a day, 7 days a week.
- **Text Alerts** - We can also send you mobile alerts. Alerts can help you manage your money and avoid charges. They remind you when you need to pay cleared funds into your account. They can also help you avoid going into an unarranged overdraft or having payments refused. Unless you've opted out, you'll automatically receive alerts provided we have an up to date mobile number for you.

Find out more at [bankofscotland.co.uk/mobilealerts](http://bankofscotland.co.uk/mobilealerts).

## Overdrafts - choosing the right way to borrow

An arranged overdraft can help out when you need to borrow in the short term. For example to pay an unexpected bill. But if you use it often and don't reduce your balance, it can turn into an expensive way to borrow. Our cost calculator, which you can find online at [bankofscotland.co.uk/overdrafts](http://bankofscotland.co.uk/overdrafts) tells you how much an arranged overdraft costs. You should consider if an arranged overdraft facility is the most suitable option for you to borrow money. If you need to borrow money for a longer time, there may be other options better suited to your needs. For more information visit [bankofscotland.co.uk/borrow](http://bankofscotland.co.uk/borrow) or call us to talk through your options.

## Check if your account is still right for you

Your banking needs can change over time so it's important to check your account is still right for you by visiting [bankofscotland.co.uk/bankaccounts](http://bankofscotland.co.uk/bankaccounts) to see our latest current accounts.

## Our interest rates

If we pay interest on your balance, your current interest rate is shown on the front of this statement. To find out what the interest rates are on our other accounts, visit [bankofscotland.co.uk/savings/interest-rates](http://bankofscotland.co.uk/savings/interest-rates). Alternatively ask us in branch.



## Protecting yourself from fraud

- **Check your statements regularly** - If something doesn't look right or you spot a transaction on your statement you didn't make, call us straight away on 0800 567 4971 or +44 1132 888 408 if outside the UK. We may not be able to refund a payment on some types of account if you tell us more than 13 months after the date it happened.
- **Keep your statements in a safe place** - If you want to throw them away, you should do it in a secure way, like shredding them - please don't just put them in the bin.
- **Helping you stay protected** - We'll do all we can to help you avoid fraud. Visit [bankofscotland.co.uk/security](http://bankofscotland.co.uk/security) for ways to protect yourself and information on the latest scams.
- **If your card, cheque book or PIN is lost or stolen** - Call us straight away on 0800 028 8335 or +44 (0) 131 454 1605 if outside the UK - lines are open 24/7.
- **The freeze card feature in our Mobile Banking app lets you quickly freeze and unfreeze different types of transaction on your cards whenever you need to.** Find out more at [bankofscotland.co.uk/aboutonline/mobile-banking/card-freezes](http://bankofscotland.co.uk/aboutonline/mobile-banking/card-freezes)

## About our debit card fees

We won't charge our debit card fees if you use a Silver, Gold, Platinum, Premier, Reward, Ultimate Reward or Private Banking Current account debit card. We also won't charge these fees if you add Travel Smart to any other current account for £7 a week, allowing you to use the debit card abroad as often as you like in your selected weeks. Terms and conditions apply.

If you use your personal debit or Cashpoint® card to make a payment or withdraw cash in a currency other than pounds, or withdraw cash in pounds outside the UK then, unless you've asked the cash machine or card terminal provider to do the currency conversion, we will charge you a **foreign currency transaction fee of 2.99%** of the value in pounds of the transaction for currency conversion. The amount is converted to pounds on the day it's processed by Visa using the Visa Payment Scheme exchange rate that day. You can check the payment scheme exchange rate for your card online at : [bankofscotland.co.uk/travel/using-your-cards-abroad](http://bankofscotland.co.uk/travel/using-your-cards-abroad)

If you use your debit card or Cashpoint® card to withdraw cash outside the UK (at a cash machine or over the counter) or in a foreign currency at an ATM in the UK we will also charge a **foreign currency cash fee of £1.50** for each withdrawal. If the cash machine operator/financial service provider makes the conversion to pounds, and you use the card to withdraw cash outside the UK (at a cash machine or over the counter) we will only charge a **foreign cash fee of £1.50**. The provider of the foreign currency may make a separate charge for conversion.

We won't charge a foreign currency cash fee or a foreign cash fee if you withdraw Euro within the EEA or UK, or if the cash machine operator/financial service provider makes the conversion to pounds, and use your debit card or your Cashpoint® card to withdraw cash in a foreign currency in the UK (at a cash machine or over the counter).

Where you use your debit card to make a purchase in a currency other than pounds, we'll also charge a **£0.50 foreign currency purchase fee** for each payment. We won't charge this fee if your payment's made in Euro within the EEA or UK, or where the retailer based outside the UK gives you the option to pay in pounds. If you choose to do this we won't apply any charges but the retailer might.

Cashpoint® is a registered trademark of Lloyds Bank plc and is used under licence by Bank of Scotland plc.

## Keeping your data safe

We promise to keep your personal information safe and only use in the way you've asked. See our privacy notice at [bankofscotland.co.uk/privacy](http://bankofscotland.co.uk/privacy) or call us for a copy on 0345 721 3141.

## We're here for you if something isn't right

We want to make sure you're happy with the products and service we offer. But if something goes wrong, let us know and we'll do everything we can to put things right. If you're still not happy, you can ask the Financial Ombudsman Service to look at your concerns, for free.

## The Financial Services Compensation Scheme (FSCS)

The deposits you hold with us are covered by the Financial Services Compensation Scheme (FSCS). Every year we'll send you an information sheet which tells you the types of deposits covered and the protection offered by the FSCS. For more information visit [FSCS.org.uk](http://FSCS.org.uk)



Protected

We send statements and other communications from time to time for legal reasons or to let you know about changes to your accounts or services.

When you call us your call may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

## If your vision is impaired – please contact us for an alternative format such as large print, Braille or audio CD.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages [www.relayuk.bt.com](http://www.relayuk.bt.com). If you need support due to a disability please get in touch.

SignVideo services are also available if you're Deaf and use British Sign Language at [bankofscotland.co.uk/accessibility/signvideo](http://bankofscotland.co.uk/accessibility/signvideo)

You can download an Easy Read guide to help you understand your statement here: [bankofscotland.co.uk/pca-easyread-guide](http://bankofscotland.co.uk/pca-easyread-guide). It's jargon-free, simple text and clear images.

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

**Statement No. 12**  
13 March 2026  
Page 3 of 8

**Sort Code** 80-45-55  
**Account Number** 10872464

BASIC ACCOUNT

## Your Transactions

Date	Pmnt Type	Details	Money Out (£)	Money In (£)	Balance (£)
<b>13 Feb 26</b>		<b>STATEMENT OPENING BALANCE</b>			<b>27.34</b>
16 Feb 26	FPO	STACEY LEONARD 14FEB26 14:36	10.00		17.34
16 Feb 26	DEB	McDonalds 8260679 CD 0822 14FEB26	6.66		10.68
16 Feb 26	FPO	STACEY LEONARD 16FEB26 10:06	10.00		0.68
17 Feb 26	FPO	STACEY LEONARD 17FEB26 22:11	0.68		0.00
20 Feb 26	SO	S HALLETT		12.34	12.34
20 Feb 26	FPO	TRUST ACCOUNT A725542 20FEB26 14:28	1.00		11.34
20 Feb 26	FPO	STACEY LEONARD 20FEB26 17:10	10.00		1.34
23 Feb 26	FPO	STACEY LEONARD 21FEB26 19:17	1.15		0.19
25 Feb 26	FPI	DECLAN ELLIS TREAT YOURSELF 37957876146486191		10.00	10.19
25 Feb 26	FPO	STACEY LEONARD 25FEB26 12:26	10.00		0.19
26 Feb 26	FPI	K MEARNS PAYMENT 100000001712730865		20.00	20.19
26 Feb 26	FPO	STACEY LEONARD 26FEB26 08:16	20.00		0.19
27 Feb 26	SO	S HALLETT		12.34	12.53
27 Feb 26	FPO	STACEY LEONARD 27FEB26 03:16	10.00		2.53
02 Mar 26	FPI	STACEY LEONARD MYSELF 01MAR26 MODULO00P21128TFMG		1.05	3.58
02 Mar 26	FPI	K MEARNS LOAN 01MAR26 100000001715093098		20.00	23.58
02 Mar 26	FPO	STACEY LEONARD 01MAR26 09:53	23.50		0.08
06 Mar 26	SO	S HALLETT		12.34	12.42
06 Mar 26	FPO	STACEY LEONARD 06MAR26 01:45	12.00		0.42
11 Mar 26	FPI	DECLAN ELLIS TREAT YOURSELF 44085503382419532		12.00	12.42
11 Mar 26	FPO	STACEY LEONARD 11MAR26 07:28	12.00		0.42
13 Mar 26	SO	S HALLETT		12.34	12.76
13 Mar 26	FPO	STACEY LEONARD 13MAR26 09:22	12.00		0.76
13 Mar 26	FPO	STACEY LEONARD 13MAR26 15:20	0.76		0.00
<b>13 Mar 26</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>139.75</b>	<b>112.41</b>	<b>0.00</b>

Payment types:

FPO - Faster Payment

DEB - Debit Card

SO - Standing Order

FPI - Faster Payment

### Transaction Details

The "Details" column in your statement shows the date that a Debit Card payment has come into or out of your account only if that happened on a weekend or a Bank Holiday.

Basic information about the protection of your eligible deposits

<b>Eligible deposits in Bank of Scotland plc are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank. <sup>2</sup> The following trading names are part of your bank: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking and Bank of Wales.
<b>If you have more eligible deposits at the same bank:</b>	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup>
<b>Reimbursement period in case of bank's failure:</b>	20 working days <sup>4</sup>
<b>Currency of reimbursement :</b>	Pound sterling (GBP, £)
<b>To contact Bank of Scotland plc for enquiries relating to your account:</b>	You can visit one of our branches, call us, go online or write to us at: The Mound, Edinburgh, EH1 1YZ
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <b>ICT@fscs.org.uk</b>
<b>More information:</b>	<b>www.fscs.org.uk</b>

Additional Information

<sup>1</sup> **Scheme responsible for the protection of your eligible deposit** - Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

<sup>2</sup> **General limit of protection** - If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Bank of Scotland plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- a. Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- b. A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c. The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

<sup>3</sup> **Limit of protection for joint accounts** - In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

<sup>4</sup> **Reimbursement** - The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: **0800 678 1100** or **020 7741 4100**, Email: **ICT@fscs.org.uk**. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

**Other important information** - In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

1. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund<sup>1</sup>, public authority, other than a small local authority.
4. It is a deposit of a credit union to which the credit union itself is entitled.
5. It is a deposit which can only be proven by a financial instrument<sup>2</sup> (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
6. It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
7. It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
8. It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> - refer to the FSCS for further information on this category.
9. It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

<sup>2</sup> As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006.

<sup>4</sup> See footnote 3.

<sup>5</sup> See footnote 3.



MISS S L LEONARD  
2 WARDS ROAD  
BRECHIN  
ANGUS  
DD9 7AS

**Account provider** Bank of Scotland plc  
**Branch** ARBROATH (804555)  
**Banking Helpline** 03457 801801  
**Visit us online** [www.bankofscotland.co.uk](http://www.bankofscotland.co.uk)

Account	<b>BASIC ACCOUNT</b>
Account identification	Sort Code 80-45-55 Account Number 10872464 IBAN GB97 BOFS 8045 5510 8724 64 BIC BOFSGBS1056
Period	From 14 March 2025 to 12 March 2026
Date	13 March 2026

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statements.

### Summary of fees and interest

<b>Total fees paid (total package of services fees and total fees paid)</b>	<b>£0.00</b>
---	--------------

<b>Total interest paid</b>	<b>interest not applicable</b>
----------------------------	--------------------------------

<b>Total interest earned</b>	<b>interest not applicable</b>
------------------------------	--------------------------------

## Detailed statement of fees paid on the account

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
<b>General account services</b>				
Includes a <b>package of services</b> consisting of: <b>Maintaining the account</b> BASIC ACCOUNT			fee not charged	
<b>Payments (excluding cards)</b>				
<b>Refusing payment due to lack of funds</b>			fee not charged	
<b>Direct debit</b>			fee not charged	
<b>Standing order</b>			fee not charged	
<b>Sending money within the UK</b>				
Faster payments			fee not charged	
CHAPS		£25.00		<b>£0.00</b>
Foreign currency payments in euro			fee not charged	
Foreign currency payments excluding euro		£9.50		<b>£0.00</b>
<b>Sending money outside the UK</b>				
Payments in euro			fee not charged	
Payments in any other currency		£9.50		<b>£0.00</b>
Correspondent Bank Fee Zone 1 (USA, Canada and Europe (non-EEA))		£12.00		<b>£0.00</b>
Correspondent Bank Fee Zone 2 (Rest of the World)		£20.00		<b>£0.00</b>
Payments in pounds within the EU			fee not charged	
Payments in pounds outside the EU			fee not charged	
<b>Receiving money from outside the UK</b>				
Payments in pounds within the EU			fee not charged	
Payments in pounds outside the EU, up to and including £100		£2.00		<b>£0.00</b>

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
<b>Payments (excluding cards)</b>				
<b>Receiving money from outside the UK</b>				
Payments in pounds outside the EU, for amounts over £100		£7.00		<b>£0.00</b>
Payments in euro from within the UK or EEA			fee not charged	
Payments in any other currency equal to or less than £100		£2.00		<b>£0.00</b>
Payments in any other currency over £100		£7.00		<b>£0.00</b>
Payment received via SEPA Credit Transfers			fee not charged	
<b>Cards and cash</b>				
<b>Cash withdrawal of pounds in the UK</b>			fee not charged	
<b>Cash withdrawal of foreign currency outside the UK</b>				
Foreign currency transaction fee % of the amount withdrawn		2.99%		<b>£0.00</b>
Withdrawal in euro within the EEA			fee not charged	
Withdrawal in any currency (excluding euro within the EEA)		£1.50		<b>£0.00</b>
<b>Debit Card payment in pounds</b>			fee not charged	
<b>Debit card payment in a foreign currency</b>				
Travel Smart		£7.00		<b>£0.00</b>
Foreign currency transaction fee % of the amount paid		2.99%		<b>£0.00</b>
Payment in euro within the EEA			fee not charged	
Payment in a foreign currency (excluding euro within the EEA)		£0.50		<b>£0.00</b>
<b>Other services</b>				
<b>Cancelling a cheque</b>				
Lost/stolen cheque		Service not available		

Service		Fee		
Service	Number of times the service was used	Unit fee	Number of times the fee was charged	Total
<b>Other services</b>				
<b>Cancelling a cheque</b>				
Other cheques		Service not available		
<b>Duplicate statement</b>			fee not charged	
<b>Total fees paid</b>				<b>£0.00</b>

### Detail of interest paid on the account

	Interest rate	Interest
14/03/2025 - 12/03/2026		
<b>Total interest paid</b>	<b>interest not applicable</b>	

### Detail of interest earned on the account

	Interest rate	Interest
<b>BASIC ACCOUNT</b>		
<b>Total interest earned</b>	<b>interest not applicable</b>	

### Additional information

From November 2025 the fee paid to send an international payment may not be detailed in your Statement of Fees. You can find this information by looking for 'Our charge' on your account statement.