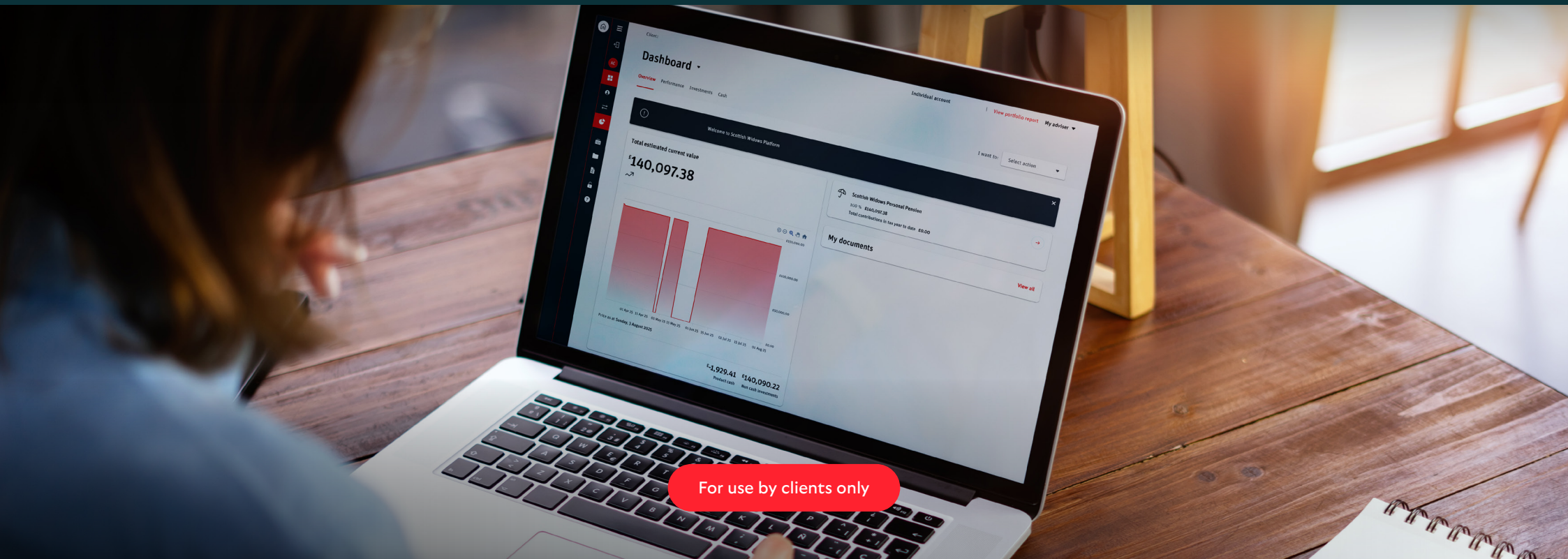


Scottish Widows Platform

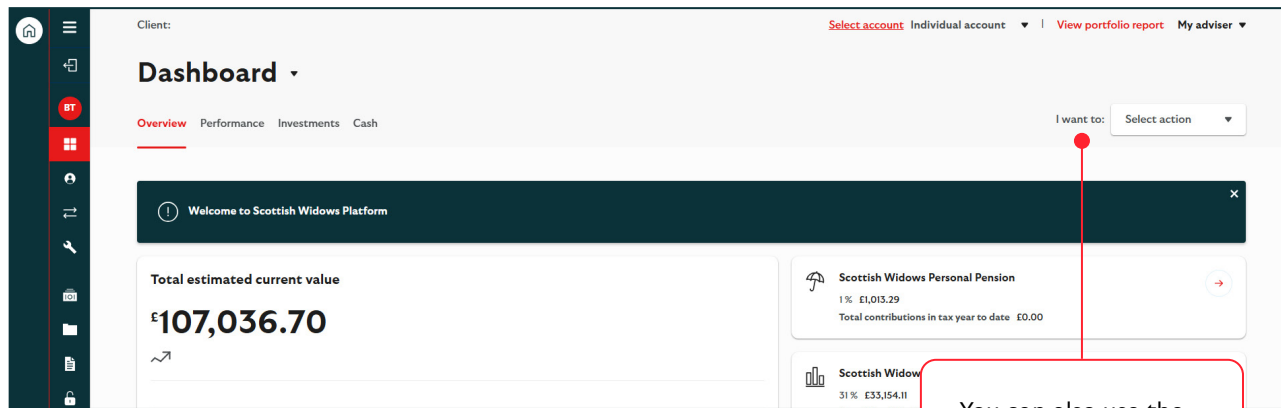
Client guide to adding bank account details



For use by clients only

Your dashboard

This guide will take you through the process of reviewing and adding bank details to your account(s) within Scottish Widows Platform.



You can also use the **I want to** quick links on the right hand drop down menu.



Once you have successfully logged in, you will land on your dashboard.

On the main menu navigation panel select **My details/ client details** to open a new screen.

Reviewing your linked bank accounts



Bank details
Add, remove or manage the bank accounts associated with your accounts

CORRECT COMPANY

Bank account details 1 of 2

Account Type	Individual
Name	test
Bank	Bank of Scotland plc
Account No.	****2675
Sort code	80 - 45 - 24
Building society roll number	-
Direct Debit	Requested

Remove bank account

Add bank account

Bank account type

Account Holder

Employer

Third Party

Would you like to set up a direct debit instruction?

If you do not wish to proceed any further, please click Cancel. If you are happy to proceed, please click Continue.

Looking for support? Call us on 0330 024 2345 or email us at service@scottishwidowsplatform.co.uk

The screen to the left will open, showing any saved bank accounts.

To make any changes you must have servicing permissions agreed with your adviser.

To remove a bank account, click **Remove bank account**.

To add a new account, click the **Add new bank account**.

When adding a new bank account, you will then be asked if you would like to set up a direct debit instruction, select **Yes** or **No**.

Adding a new bank account



Add bank account

Would you like to set up a direct debit instruction?

! Before adding the account, please be aware:

- We can only collect payments from UK bank accounts
- We will require additional documentation if we are unable to electronically verify if bank account belongs to the account owner or if the account is not solely in the name of the owner, i.e. check sort code, account number and client name

I confirm that I have read and understood the above.

I confirm that I hold a UK bank/building society account and that I am the account holder.

I confirm that I am the only person required to authorise debits from this account

If you do not wish to proceed any further, please click Cancel. If you are happy to proceed, please click Continue.

If you select yes to setting up a direct debit instruction, you will be asked to read and agree to a few declarations (shown in picture on the left-hand side). Once you have agreed, you can click **Continue**.

When you select no to setting up a direct debit instruction, you can click **Continue** straight away.

You will then be asked to confirm the account details for the bank account you wish to add.

Adding a new bank account



If you do not wish to proceed any further, please click Cancel. If you are happy to proceed, please click Continue.

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Cancel **Continue**

Account Name

Account Number

Sort Code

Building society roll number (optional)

Confirm bank details

Continue

Add the details for **Account**, **Account Number**, **Sort Code** and **Building Society Roll Number** (if applicable).

When you enter the sort code, the other bank details (address etc.) should fill in automatically. If that doesn't happen, please enter the details manually.

Then tick the declaration confirming these details are correct.

Confirming bank account details



Confirmation of details

Now that the bank account details have been supplied, we ask for the following information to be checked:


Name of Account Holder

Account number/Building Society roll number

Sort code

Please ensure all details are correct before saving the bank details for verification

Confirmation of Direct Debit instruction



On bank statements Direct Debits collected will appear as payments to Embark Investment Services Ltd. Your Direct Debit Instruction will be confirmed to you by email within 3 working days or not later than 10 working days prior to the first collection. Any changes to the frequency or amount of your collections will be advised to you 10 working days in advance.

We will set your instruction up with your bank within 3 to 5 working days.

Contact details:

Scottish Widows Platform
100 Cannon Street
London
EC6N 6EU
Telephone number: 0130 024 2345
Email: service@scottishwidowsplatform.co.uk

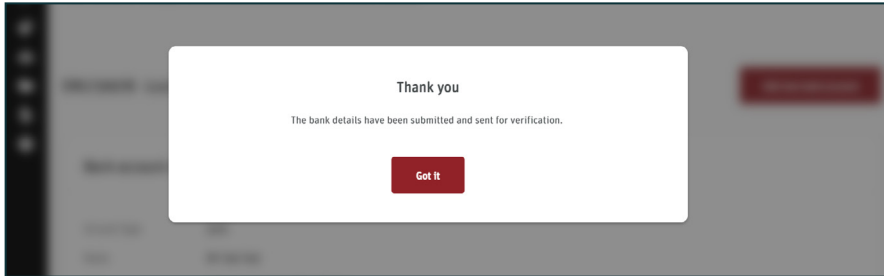
The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Scottish Widows Platform will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Scottish Widows Platform to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Scottish Widows Platform or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Scottish Widows Platform asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

You will then be asked to read and confirm the details are correct before proceeding.

If you selected yes to setting up a Direct Debit, the Direct Debit guarantee will now appear. Please read through and click **Continue** if you are happy to proceed.

Confirming bank account details



The bank account detail you have provided will now go through our system for verification checks. A message will appear to tell you this, click **Got it** to go back to the first step and view all saved bank details.

If there are any issues with verifying the bank account, we will send you an email requesting verification documents.

Important note

Please check your document library for any further requirements. E.g. Direct Debit Mandate requests.



0330 024 2345



service@scottishwidowsplatform.co.uk



scottishwidows.co.uk/platform

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