

❖ BIG ON SECURITY

Know your Bank of Scotland BANKNOTES

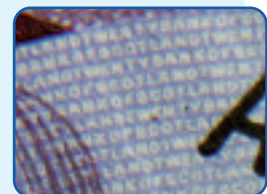


❖ BANK OF SCOTLAND

Security features to look for on the new Bank of Scotland banknotes

LOOK

- 1** Hold the note up to the light and you should see a **WATERMARK** image of Sir Walter Scott on the right together with a bright numerical value of the note. These are visible on both the front and back of every banknote.
- 2** There is a metallic **SECURITY THREAD** embedded in every banknote, which contains the numerical value of the note and the note's bridge image. This appears as thin metallic silver dashes on the front of the £5 and £10 and wider metallic dashes on the front of the £20, £50 and £100. If you hold the notes up to the light, the metallic thread should appear as a continuous dark line.
- 3** Check the **PRINT QUALITY** of the note. The printed lines and colours of bank notes are sharp, clear and free from smudges or blurred edges.
- 4** Using a magnifying glass, look closely at the **MICRO LETTERING** in the top left hand corner of the front of every banknote beside the serial number – you should see the text “**BANK OF SCOTLAND**” followed by the value of the note written in small letters.
- 5** If you put the banknote under a good quality **ULTRA-VIOLET** light, the circled image of the four thistles should appear as two fluorescent colours. If you scan the note with the UV light you should also see the note barcodes shining through.
- 6** Hold the note up to the light and with the **SEE THROUGH** effect you should see coloured irregular shapes printed on the front and back of the note that when combined form the Bank of Scotland logo.



FEEL

- 7 Banknotes are printed on special paper which gives them their unique feel.

If you run your finger along the vertical “**BANK OF SCOTLAND**” and the two numerical values on the front of each note you will feel **RAISED PRINT**.



Front
£20.00

MOVE AND TILT

- 8 To the right of the back of the £5 and £10 notes you should see a vertical, **IRIDESCENT BAND** which contains the numerical value of the note. When tilted you can see the shimmering effect on the band.
- 9 There is a **HOLOGRAM** on the foil patch on the front of the £20, £50 and £100 notes. If you tilt the note you should see the image change between the Bank of Scotland logo and the numerical value of the note.
- 10 The metallic **SECURITY THREAD** on the £20, £50 and £100 notes if tilted changes colour from metallic red to metallic green.



Back
£10.00

COMPARE

- 11 Always compare both sides of a suspect note to one you know to be genuine. The differences will become apparent more easily.

The new note design

The range of Scottish bridges portrayed on the new Bank of Scotland notes represent the pioneering enterprise and heritage of Scotland.

The colour and size of the new notes are consistent with previous designs. The text is in a modern style, while the large raised denomination acts as an aid for the partially sighted.

A number of new security features have been introduced to combat counterfeiters.

Sir Walter Scott is still featured on the front of the new notes, as well as a larger image of Bank of Scotland's Head Office on The Mound, Edinburgh.

The Bridges

£5 Brig o'Doon

Originally built in the 14th century, the Brig o'Doon spans the Doon River near Alloway in South Ayrshire. A single-arch stone bridge, it was made famous by Robert Burns (1759-96) in his epic poem Tam O' Shanter. More recently, the bridge gave its name to Learner and Loewe's Broadway musical Brigadoon, made into a successful film in 1954.

Since it was first built, the bridge has undergone several extensive repairs. It is now maintained by the Burns National Heritage Park.





£10 Glenfinnan Viaduct

On the West Highland Railway line between Fort William and Mallaig, the Glenfinnan Viaduct was designed by W.S. Wilson and built by Sir Robert McAlpine.

A quarter of a mile long, it stands over 100 feet at its highest point. Built between 1897 and 1901, it was one of the largest concrete engineering projects ever undertaken.

It has more recently gained fame in the Harry Potter films.

It was at Glenfinnan that 'Bonnie Prince Charlie' launched the Jacobite rebellion of 1745. A memorial tower built in 1815 marks the spot at the head of Loch Shiel.



£20 Forth Bridge

One of the most famous and instantly recognisable bridges in the world, the Forth Bridge was built to carry the North British Railway line 2.5 kilometres across the Firth of Forth, from South to North Queensferry. The bridge was designed by Sir John Fowler and Sir Benjamin Baker, and constructed between 1883 and 1890.

Today, the bridge is still rightly considered a marvel of engineering. The three iconic cantilever towers, each 104 metres high, carry the tracks some 45 metres above the high tide of the Forth. Around 51,000 tons of steel, more than 18,000 cubic metres of granite, and 6.5 million rivets were used in its construction. More tragically, 57 workers lost their lives in the hazardous working conditions.



£50 The Falkirk Wheel

The Falkirk Wheel, the world's only rotating boat-lift, is a unique engineering and architectural wonder. The centrepiece of the multi-million pound Millennium Link Project, the Wheel reconnects the Forth & Clyde Canal with the Union Canal – thus restoring waterway navigation between Glasgow and Edinburgh.

The huge wheel, 35 metres across, is made up of two diametrically opposed arms. At the end of each is a giant, water-tight caisson with a capacity of 80,000 gallons. Despite the fact that it can lift over 600 tonnes, relatively little energy is required to rotate the wheel. As each side is perfectly counter-balanced, when one caisson full of water and boats is lifted, the other is simultaneously lowered.



£100 Kessock Bridge

A cable-stayed road bridge spanning the Moray and Beaulie Firths, the Kessock Bridge connects Inverness to the Black Isle. Constructed between 1976 and 1982, the bridge's four towers support 64 spiral strand steel cables, elevating the roadway high above the water.

Modelled on a bridge spanning the Rhine near Düsseldorf, the Kessock Bridge has been designed to withstand the

punishment of high seas, strong winds, and, as the bridge straddles the Great Glen fault, even earthquakes.

The bridge is a familiar site to residents of Inverness – whose skyline it dominates – and to anyone who has travelled the A9 from Stirling to Wick, through the heart of Scotland.



Frequently Asked Questions

Q. Will I still be able to use the old Bank of Scotland banknotes?

- A.** Yes. The old style banknotes will continue to be used along with the new banknotes. They will be removed from circulation as they become unfit for re-issue.

Q. How can I tell if the banknote is genuine?

- A.** There are a number of security features described in this leaflet. You should check a few of these to determine if the note is genuine – do not rely on just one, if you have any doubts compare both sides of the banknote to one that you know is genuine.

Q. What should I do if I think the banknote is counterfeit?

- A.** It is a criminal offence to hold or to pass a banknote which you know to be a counterfeit. If you have a banknote that you believe to be counterfeit, and you are sure who gave you the banknote, you should take it to the police at once for investigation purposes. You will be given a receipt for the banknote which will be kept for investigation.

If you have no knowledge of who gave you the banknote you are required to take it to any branch of the Bank of Scotland. You will be given a receipt for the banknote which will be retained by the branch. You will only be reimbursed for the suspect banknote if it is found to be genuine.

Q. Why are the banknotes changing?

- A.** Bank of Scotland is committed to protecting its customers from fraud by using the latest security techniques. We decided that after over a decade the time was right to take a fresh look at the design of our banknotes. We were keen to incorporate some of the latest security features to the notes. It would not have been easy to do that and hold on to the old designs. We also thought that the 1995 notes were beginning to look somewhat dated against newer currencies and note designs.

For further information:

Tel: 0131 317 5793

www.bankofscotland.co.uk/banknotes

 **BANK OF SCOTLAND**

Before 17th September 2007 ('the appointed day' for the registration of the Governor and Company of the Bank of Scotland as a public company) this is a promotion of the Governor and Company of the Bank of Scotland. On and after 17th September 2007 this is a promotion of Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ.