

# Link Pay

Terms and Conditions (Payment Initiation)



# Bank of Scotland Link Pay

## Terms and Conditions (Payment Initiation)

### 1. Our agreement with you

These Terms apply to your use of Link Pay.

They do not affect or replace the terms and conditions that apply to any account you hold with us.

### 2. What is Link Pay?

Link Pay is a free service provided to you by Bank of Scotland plc. You can use it to make a payment from your UK bank account to someone who holds an account with us using a payment link or QR code. To provide this service we'll access your online accounts with other banks using Open Banking technology. You do not need to be an account holder with us to use this service. Payments can only be made in sterling.

If you choose to pay with Link Pay, you allow us to ask your bank to make a payment for you from your account. Your bank will make the payment.

### 3. How to make a payment with Link Pay

The person you want to pay will send you a payment link using their Bank of Scotland Banking App. They can send this payment link to you by SMS, WhatsApp, email or other messaging services. Instead of sending a link, they may ask you to scan a QR code. You'll need an internet connection to access the QR code or the payment link.

When you scan the QR code or click on the payment link, follow the steps on your screen to initiate the payment.

When you've logged into your bank's app or website, select the account you want to pay from. Your bank will ask you to confirm your consent to initiate the payment.

Once you have consented, you can't change or cancel the payment. If you need to cancel the payment you should contact your bank.

Daily limits apply to the amount you can send using Link Pay. There is also a limit on the total amount the person you are paying can receive in a day. Please check these limits on our website at [bankofscotland.co.uk/linkpay](https://bankofscotland.co.uk/linkpay)

### 4. Important information

You are responsible for keeping the payment link secure. You can do this by:

- a) not sharing the link;
- b) only accessing the link from your own device and using secure networks;
- c) immediately reporting any suspected unauthorised access or use of the secure payment link to us.

**Your bank is responsible for making the payment. You can find information about payment processes and processing times in your account conditions.**

### 5. Can we refuse to initiate a payment

We may refuse to initiate a payment if:

- a) your payment is more than the daily Link Pay limit or the person you are paying has received more than the daily limit;
- b) you have not followed our instructions for initiating a payment;
- c) security controls prevent us from initiating the payment;
- d) we reasonably suspect that you or someone else is acting fraudulently, illegally or misusing the Link Pay service;
- e) we reasonably consider that there is a security risk relating to the Link Pay service;
- f) we might breach a law, regulation, code or other duty that applies.

We won't be responsible for any loss to you if we do not initiate a payment for any of the reasons listed above.

Sometimes we'll make checks before initiating a payment on your behalf. Occasionally this may lead to a delay. Sometimes we may not be able to initiate the payment. We'll tell you if this is the case unless it would be unlawful for us to do so. We won't be responsible for any loss that results from this.

## 6. Your responsibilities

You are responsible for selecting the account you want to make the payment from. If you select the wrong account, we won't be responsible for any loss.

You should contact your bank directly if:

- a) you think someone has used your account without your permission; or
- b) a payment has been made incorrectly, late or has not been made at all.

You must not use Link Pay in any unlawful or malicious way or in any way inconsistent with these Terms.

## 7. Service availability

Your account provider's cut-off times for accepting payment instructions will continue to apply. Your account conditions will explain these.

Your bank may restrict our access to your account(s) for reasons we can't control. If this happens, it may not be possible for us to ask them to make a payment on your behalf.

We aren't responsible if we can't initiate a payment for you because of scheduled or required downtime of the Link Pay service or your bank's app. We aren't responsible for any losses we can't predict or do anything about. Examples of this include (but aren't limited to):

- a) any technical failure of your bank account platform
- b) failure of any machine, data processing system or transmission link; or
- c) signal failure on any network.

## 8. Termination/Cancellation of the Services

This Agreement ends as soon as your payment has been sent using Link Pay.

## 9. How can I complain?

We aim to provide the highest level of customer service. However, if you experience a problem, we'll always try to resolve it as quickly and efficiently as possible. If something goes wrong, please contact us.

You can also find our complaint procedures on our website: [bankofscotland.co.uk/helpcentre/complaints](https://www.bankofscotland.co.uk/helpcentre/complaints)

If we've tried to resolve things but you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it. You also can get further information at [www.financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

You also have a right to complain to the Financial Conduct Authority. You can find information about the Financial Conduct Authority on its website: [www.fca.org.uk/contact](https://www.fca.org.uk/contact)

If your complaint is about something that your bank is responsible for, we'll ask you to contact them directly.

## 10. How to contact us

You can get in touch by calling us on **0345 721 3141**. Opening hours: 8am-6pm, seven days a week, except bank holidays.

## 11. The law that applies to our agreement

English law and the courts of England and Wales will decide the legal questions about this Agreement. If you live in Northern Ireland, you can bring a claim in the courts of Northern Ireland. If you live in Scotland when you use this service, Scottish law and the courts of Scotland will decide any legal questions about it. If this agreement contradicts or overlaps with any law, it will continue to apply unless the law says otherwise.

We communicate in English.

If you need this communication in another format such as large print, Braille or audio CD, please contact us.

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)

SignVideo services are also available if you're Deaf and use British Sign Language: [bankofscotland.co.uk/contactus/signvideo](http://bankofscotland.co.uk/contactus/signvideo) If you need support due to a disability please get in touch.

Calls and online sessions may be monitored or recorded.

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