

In line with the requirements of the Bounce Back Loan Scheme, we set out below information in respect of our relationship with you and matters we have agreed to address during the life of your Bounce Back Loan:

- We will monitor your repayment record during the life of your Bounce Back Loan and take action to help you where there are signs of actual or possible repayment difficulties.
- If we identify that you might be vulnerable, we will make appropriate adjustments to ensure that your circumstances are accommodated throughout the duration of your Bounce Back Loan.
- If you default under your Bounce Back Loan, we will give you a reasonable period to remedy any breach and we will not treat the default as an event of default if it is remedied within this period.
- We will not require you to pay any fees of any description (including on default) or any default interest (except if the Bounce Back Loan is not repaid when due we may continue to charge interest at 2.5% per annum until such time as it is repaid).
- We will give consideration to your information needs once you have a Bounce Back Loan with us and provide information to you in a way which is clear, fair and not misleading.
- We will provide you with information on your right to repay a Bounce Back Loan before your Bounce Back Loan is binding on you.
- We will provide you with information on the risks of non-repayment of your Bounce Back Loan, including the impact on your credit file before your Bounce Back Loan is binding on you.
- We also agree to provide you with the following information during the life of your Bounce Back Loan:
 - 1) Timely, clear and adequate information that will help you to understand that, if you fail to make payments under your Bounce Back Loan, the amount missed, what can be done to remedy, in what timescales, and the impact (if any) on your future repayments;
 - 2) if you default, we will give you information about any proposed action we might take in respect of your Bounce Back Loan, prior to taking such action;
 - 3) regular information about your Bounce Back Loan (on at least an annual basis) in the form of a statement setting out details of the payment transactions on the Bounce Back Loan during the period since such information was provided (or the Initial Drawdown Date, if no such information has been provided previously) and amounts outstanding under the Bounce Back Loan; and
 - 4) information on options available to you for help and assistance, including sources of free independent advice.

Complaints

At Coutts, we ensure we're always working at the top of our game. But we never rest on our laurels. We know that sometimes we get things wrong.

When we do, we'd like you to tell us so we can put things right and support you better.

[Click here to find out how to make a complaint.](#) Click on the drop-down menu and select 'Coutts complaints handling policy'.