

Chapter 7

Information about current account services

7.5 Availability of certain services and helplines

7.5.1

R

- (1) A *firm* must publish information about the *days* on which and the times at which a *banking customer* may, by each of the methods specified in ■ BCOBS 7.5.3R(2) to (4), carry out each of the actions specified in ■ BCOBS 7.5.4R.
- (2) The *firm* must publish the information:
in the format specified in Table 3 of ■ BCOBS 7 Annex 1R; and
on the same webpage as, and immediately below, the
information published under ■ BCOBS 7.5.2R.

7.5.2

R

- A *firm* must publish information indicating whether or not it is possible, twenty four hours a *day* and every *day* of the year, for a *banking customer* and, in relation to ■ BCOBS 7.5.5R(j) and (k), a potential *banking customer* to discuss with the *firm*:
- (a) each of the actions specified in ■ BCOBS 7.5.4R; and
 - (b) each of the matters specified in ■ BCOBS 7.5.5R.
- (2) A *firm* may publish information indicating that it is so possible only if it is possible to discuss those actions and those matters, by one or more of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), with a member of staff of the *firm* who has been trained to discuss the relevant action or matter.
 - (3) If it is so possible, the *firm* must publish:
 - (a) by which of those methods it is possible; and
 - (b) the contact details for the *firm* for each method.
 - (4) If it is not so possible by all of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), the *firm* must publish information about the *days* on which and the times at which a *banking customer* and, in relation to ■ BCOBS 7.5.5R(j) and (k), a potential *banking customer* may, by each of the methods specified in ■ BCOBS 7.5.3R(1), (3) and (4), discuss with the *firm*:
 - (a) each of the actions specified in ■ BCOBS 7.5.4R; and
 - (b) each of the matters specified in ■ BCOBS 7.5.5R.
 - (5) In the information published under (4), the *firm* may only indicate *days* on which and times at which the *banking customer* or potential *banking customer* may discuss the action or matter with a member of

staff of the *firm* who has been trained to discuss the relevant action or matter.

- (6) The *firm* must publish the information required by this *rule*:
 - (a) in the format specified in Table 2 of ■ BCOBS 7 Annex 1R, using the descriptions in the right hand column in each of ■ BCOBS 7.5.4R and ■ BCOBS 7.5.5R to refer to the actions and the matters; and
 - (b) on the same webpage as, and immediately below, the statement published in accordance with ■ BCOBS 7.7.2R(2).

7.5.3 R

The methods are:

- (1) telephone (other than telephone banking);
- (2) telephone banking;
- (3) internet banking; and
- (4) mobile banking.

7.5.4 R

The actions are:

| | Action | Description |
|-----|--|---------------------------------|
| (a) | ascertain the balance on the account | checking the balance |
| (b) | access a transaction history covering at least the previous 90 days | accessing a transaction history |
| (c) | initiate a payment transaction to a payee in the <i>United Kingdom</i> | sending money within the UK |
| (d) | set up a standing order to a payee in the <i>United Kingdom</i> | setting up a standing order |
| (e) | initiate a payment in a currency other than a currency of the <i>United Kingdom</i> to a payee outside the <i>United Kingdom</i> | sending money outside the UK |
| (f) | make a deposit by cheque | paying in a cheque |
| (g) | cancel a cheque | cancelling a cheque |

7.5.5 R

The matters are:

| | Matter | Description |
|-----|--|--|
| (a) | use of a debit card to withdraw money in a currency other than a currency of the <i>United Kingdom</i> from a machine or at an establishment outside the <i>United Kingdom</i> | cash withdrawal in a foreign currency outside the UK |

| | | |
|-----|--|---|
| (b) | overdrawing without a pre-arranged overdraft or exceeding a pre-arranged overdraft limit | a lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds |
| (c) | a payment made from the account although the result of the payment is that the <i>banking customer</i> overdraws without a pre-arranged overdraft or exceeds a pre-arranged overdraft | |
| (d) | a payment not made from the account where the result of the payment would be that the <i>banking customer</i> overdraws without a pre-arranged overdraft or exceeds a pre-arranged overdraft | |
| (e) | a direct debit within the meaning of the <i>Payment Services Regulations</i> | a direct debit, or allowing someone to collect one or more payments from your account using your debit card number |
| (f) | an attorney obtaining access to the account | third party access to an account, for example under a power of attorney |
| (g) | inability of a <i>banking customer</i> to access or use: <div> <div>(i)internet banking; or</div> <div>(ii)mobile banking</div> </div> | problems using internet banking or mobile banking |
| (h) | a suspicion of fraud on the account or a fraudulent transaction | reporting a suspected fraudulent incident or transaction |
| (i) | the stopping of a debit card, and the suspension of transactions on the account | progress following an account suspension or card cancellation, e.g. following a fraud incident |
| (j) | opening an account | account opening: including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available |
| (k) | eligibility for an arranged overdraft | |

7.5.6G

- (1) This section requires *firms* to publish various types of information:
- (a) information about how and when *banking customers* can carry out certain actions on their account;

(b) information indicating whether or not 24-hour help is available for *banking customers* to raise queries about carrying out the actions on their account specified in ■ BCOBS 7.5.4R or about the matters specified in ■ BCOBS 7.5.5R, and for prospective *banking customers* to raise queries about account opening and overdraft availability;

(c) where 24-hour help is not available under one or more of the methods specified in ■ BCOBS 7.5.3R, information about how and when *banking customers* can raise queries about carrying out certain actions on their account and various other matters; and

how and when prospective *banking customers* can raise queries about account opening and overdraft availability; and

- (d) contact details for the *firm* for each method: for example, the telephone number for the relevant helpline or for telephone banking, the website address for internet banking, or the name of the application for mobile banking or a link to the place where the *banking customer* can download it.

- (2) A *firm* should only indicate that help is available (i.e. an action or matter may be discussed) where the *banking customer* or prospective *banking customer* is able to discuss the action or matter with a member of staff who has been appropriately trained to respond to such queries. This might mean, for example, a customer call centre responding to telephone queries or live webchat for internet banking, operated by appropriately trained staff. Automated responses, an FAQ list which filters out queries, or a messaging or mailbox system would not be sufficient; the discussion must involve real-time interaction.

- (3) In respect of ■ BCOBS 7.5.1R and ■ BCOBS 7.5.2R, *firms* should complete Tables 2 and 3 in Part 2 of ■ BCOBS 7 Annex 1R by: stating “24 hours” in the relevant cell; or setting out in the relevant cell the days and the times at which *banking customers* can carry out the relevant actions, and discuss the relevant actions and the relevant matters, by the relevant methods; or stating “not possible” in that cell if an action cannot be done or a matter cannot be discussed by a particular method. *Firms* may annotate the Table to indicate whether different times apply to bank holidays.

- (4) In Tables 2 and 3, if contact details or opening hours differ between types of account or between categories of *customer*, *firms* should either annotate the Table accordingly, or produce different copies of the Table for different types of account or categories of *customer*. And in Table 2, if the contact details for a particular matter differ from those given at the top of the relevant column for a particular method, *firms* should include the correct contact details for the relevant matter in the relevant row of that column.

- (5) In relation to the matter in ■ BCOBS 7.5.5R(h), i.e. suspicion of fraud, *firms* are reminded that regulation 73(1)(c) of the *Payment Services Regulations* requires *payment service providers* to “ensure that appropriate means are available at all times” to enable *payment service users* to notify the *payment service provider* of the loss or unauthorised use of a *payment instrument*.