

How to Pay a ScotSail Deposit or Balance Amount by Electronic Funds (Bank) Transfer (BACS)

How do I pay with a bank transfer?

Most banks and building societies offer a secure online or telephone banking system to help manage your money, pay bills and transfer money. Simply log-in to your online banking system, or telephone the customer service helpline of your bank with the amount you wish to pay, and use the following payment details:

<u>For UK and Republic of Ireland / Eire Customers:</u>	<u>For International Customers:</u>
Payee: 1 st ScotSail Training Ltd Bank: Bank of Scotland PLC Account Name: 1 st ScotSail Training Ltd Holding Account Sort Code: 80-22-60 Account Number: 0639-7316	Payee: 1 st ScotSail Training Ltd Bank: Bank of Scotland PLC (UNITED KINGDOM) Account Name: 1 st ScotSail Training Ltd Holding Account IBAN: GB70BOFS80226006397316 SWIFT: (N/A) BIC: (N/A)

***You must use your Booking Reference Number, Invoice Number or the Name of the Primary Booking Contact as a reference for the payment. You will receive a payment confirmation receipt by e-mail as soon as the payment has been received.**

Why pay using a bank transfer?

Using your banks' Electronic Funds Transfer (EFT) system is secure, fast, easy and free – there are no payment charges similar to those incurred when using a CREDIT* card. *DEBIT cards do not incur any additional charges.

Is it safe?

Yes. Paying by Electronic Funds Transfer (EFT) is considered a safe and secure method of transferring money and paying bills – it is the same technology used by many companies like your energy supplier or mortgage provider to collect your payments.

Is my money safe with ScotSail?

Yes! We recognise that customers want peace-of-mind that their money is secure when making a payment for something in advance – when you make a payment via Electronic Funds Transfer to ScotSail, the money is held in a separate and dedicated Refundable Customer Holding-Account, similar to those used by solicitors, estate-agents and some financial institutions. This also applies to payments made using credit/debit cards, cash, cheques, postal orders and RYA and ScotSail Vouchers. This money remains yours and you can request a full refund at any time, up until 28 days prior to your course / experience start-date.

Ethical Business Practices...

We believe in a business which can be both ethical *and* profitable – this means that your money is kept separate from our business operating accounts. We have agreements from our banking partners which separate and protects our customers' money. This means that we do not use your deposits to fund the on-going operation of the business, and we are not dependent on making future sales to cover our liabilities to you – your money is kept in a protected account until after you have received the service. We understand that this way of working is unique to ScotSail in the RYA Training Industry, and hope this represents our commitment to respect for Ethical Business Practices.

