

FREQUENTLY ASKED QUESTIONS / NOTE HANDLING ADVICE

When will I start to see the new £20 notes in circulation?

The new Scottish £20 notes will start to go into circulation in late February/early March 2020.

Are polymer notes easy to handle?

Yes. Polymer notes feel different from paper notes but they can be handled just as easily.

Do polymer notes stick together?

Brand new notes, like paper notes, can sometimes stick together but this effect is short-lived once in use. New notes can be fanned or tapped on a desktop surface to make them easier to count by hand or machine.

Will the £20 polymer notes work in vending/self service machines?

The Scottish Banks are working with the Retail and Vending community to ensure machines are updated. There may be a period of transition, however this will change over the coming months as the vending/self service machines are updated to recognise our new notes.

Will I still be able to use the paper Scottish £20 notes?

All the Scottish Banks will begin to withdraw paper notes from circulation as the polymer notes are issued. These notes will continue to be honoured, however if you have any of these notes, you should take these to your branch/bank for credit to your account.

There is a ‘sheen’ on the notes. Will this wear out over time?

The notes will show some wear over time and will start to look lighter in colour as the ink fades.

How can I tell if a note is genuine?

There are a number of security features on our polymer notes that you can look out for that are described within this leaflet. When checking a banknote, it’s important not to rely on just one feature and you should check a few of these to make sure the note is genuine. If you have doubts, compare both sides of the banknote to one that you know is genuine. If you’re still unsure, contact your local Bank branch. You can also find more information on the Committee of Scottish Bankers’ website at www.scotbanks.org.uk

Can I use my banknote checking/counting machines with polymer notes?

Yes, although they will need to be adapted to allow for polymer notes. You should engage directly with your machine manufacturer or supplier to discuss what adaptations will be required. When purchasing new machines ask the supplier if they are capable of checking and counting paper and polymer notes.

Note: If your business uses check-weighing devices to count notes, you will need to separate paper from polymer notes before putting them through the machine. This is because paper notes weigh slightly more than polymer notes.

If you are in any doubt, compare the note to one that you know is real.

The Committee of Scottish Bankers

For more information on Scottish bank notes, please go to www.scotbanks.org.uk

Web: www.scotbanks.org.uk

E-mail: info@scotbanks.org.uk

BANK OF SCOTLAND

For further information, please email cashchangesupportteam@lloydsbanking.com

Clydesdale Bank

For further information, please email cash.services.glasgow@cybg.com

Royal Bank of Scotland

For further information, please email rbs.newnotes@rbs.co.uk

SCOTTISH £20 POLYMER NOTES



WHY POLYMER?

Polymer banknotes are manufactured from a transparent plastic film, specially coated with an ink layer that enables it to carry the printed design features of banknotes. The material allows the inclusion of ‘windows’ or clear portions in the design which enhance protection against counterfeits.



CLEAN

They stay cleaner than paper notes as they are resistant to dirt and moisture



SECURE

Polymer notes can incorporate advanced security features which make them more difficult to counterfeit



DURABLE

Polymer notes last at least two and a half times longer than paper notes which make them more environmentally friendly

FEATURES

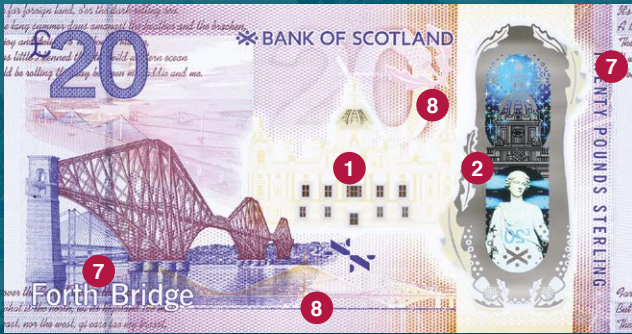
- 1 **CLEAR WINDOW:** There is a clear window in the banknote which you can see through.
- 2 **HOLOGRAPHIC FOIL:** The images move and their colours change when you tilt the notes.
- 3 **IRIDESCENCE:** There is a shiny printed pattern on the notes which can be clearly seen when you move the note around.
- 4 **SPARK®:** There is an area of shiny metallic ink which changes colour as you move the note around.
- 5 **TACTILE EMBOSS:** There are three arrangements of four dots in a square formation, enabling physical identification for the visually impaired.
- 6 **RAISED PRINT:** The banknotes have the characteristic raised print in places across the note which gives the notes a tactile quality.
- 7 **MICROTEXT:** When you look closely at the notes with a magnifying glass, there are some areas which appear as plain print or a solid line that are in fact very small print.
- 8 **UV PRINTING:** When you look at the notes under ultra-violet (UV) light, you will see there are areas of the note that appear as a single colour in daylight but as two separate colours that glow.

If in doubt, compare the note to one that you know is genuine.

The note should feel smoother than a paper note, though this will reduce over time.

LOOK • TILT • FEEL • CHECK

❖ BANK OF SCOTLAND



CB Clydesdale Bank



❖ Royal Bank of Scotland



LOOK



1. Clear window

TILT



2. Holographic foil



4. SPARK®



FEEL



5. Tactile emboss



6. Raised print

CHECK



7. Microtext



8. UV printing

LOOK



1. Clear window

TILT



2. Holographic foil



4. SPARK®



FEEL



5. Tactile emboss

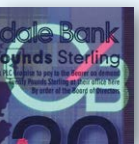


6. Raised print

CHECK



7. Microtext



8. UV printing

LOOK



1. Clear window

TILT



3. Iridescence



4. SPARK®



FEEL

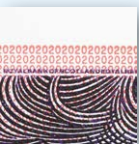


5. Tactile emboss



6. Raised print

CHECK



7. Microtext



8. UV printing