

Know your Scottish Polymer £20 notes - Information for Retailers

Bank of Scotland £20 note - (Bridge Series) – Current design



Clear Window(s)

Silver Holographic

Colour changing Ink
Purple to Gold (Spark)

The image shows a Bank of Scotland £20 note with callouts to its security features. A clear window is shown in the top left, a silver holographic feature in the bottom left, and a color-changing ink feature in the bottom right. The note itself features a bridge and a portrait of a woman.

Link for security features- <https://www.acbi.org.uk/polymer-banknotes-1/scottish-polymer/bank-of-scotland-20-polymer.html>

Clydesdale Bank £20 note – (World Heritage Series) – Current design



Colour changing Ink
Purple to Gold (Spark)

Clear window(s)

Silver Holographic Foil

The image shows a Clydesdale Bank £20 note with callouts to its security features. A color-changing ink feature is shown in the top left, a clear window in the bottom left, and a silver holographic foil feature in the bottom right. The note features a portrait of a man and a bird.

Link for security features- <https://www.acbi.org.uk/polymer-banknotes-1/scottish-polymer/clydesdale-bank-20.html>

Royal Bank of Scotland £20 note – (Fabric of Nature Series) – Current design



Colour changing Ink
Purple to Gold (Spark)

Clear window

Iridescence
'Shimmering' Gold

The image shows a Royal Bank of Scotland £20 note with callouts to its security features. A color-changing ink feature is shown in the top left, a clear window in the bottom left, and an iridescent 'shimmering' gold feature in the bottom right. The note features a portrait of a woman and a floral design.

Link for security features- <https://www.scotbanks.org.uk/banknotes/royal-bank-of-scotland/20-fabric-of-nature.html>



The Association of Commercial Banknote Issuers

The current series of £20 notes issued by the Scottish Banks feature the following security features:

- 1) **Clear Window(s)**
- 2) **Spark® feature – Colour Changing ink Purple to Gold**
- 3) **Holographic Foil** - (Bank of Scotland & Clydesdale Bank)
- 4) **Iridescence ('shimmering' gold ink)**– (Royal Bank of Scotland)

Details of other security features such as raised print, UV features, etc. can be found by following the link below each note (as shown on page 1).

- 1) **Clear Window.** There is a clear polymer window on the left of each note. Additional windows can be found on both the Bank of Scotland and Clydesdale Banks notes.
Bank of Scotland -There are clear windows within the building (Bank's Headquarters on 'The Mound' in centre of note). The 'BoS logo' ('diagonal cross') in the lower part of hologram is also see through (window)
Clydesdale Banks - A larger second window can be found on the right of the note that runs vertically; within the window you will see the hologram.
- 2) **Spark® feature.** The notes each feature a spark feature which is printed in shiny metallic ink that changes colour from purple to gold on all 3 notes. You will also see an orbital effect ('movement') as you tilt the Clydesdale Bank and Royal Bank of Scotland notes.
- 3) **Holographic Foil.** Bank of Scotland and Clydesdale Bank notes each feature a Silver holographic foil strip. If you tilt the note from side to side the images will move (e.g. Clouds from left to right behind statue / head and in Clydesdale note the Spider moves across web) and colours change in the images. The holographic foil is clearly visible from the front and back of the note.
- 4) **Iridescence.** The Royal Bank of Scotland note features iridescence ('shimmering'), a shiny band of gold coloured iridescent ink which can be clearly seen when you move the note around. The band runs from the left of the note, across the window to the portrait; a small section of the band is also visible on the right-hand edge of the note.

The absence of these security features in notes passed for payment indicate that they are in fact to be regarded as counterfeit. Consideration should be given to contacting the Police to report the matter as a crime.

Previous Series Scottish £20 notes (paper) - Information for Retailers

Due to limited numbers of older paper notes circulating in the public domain, these notes have a higher risk of counterfeiting.

This notice is to assist retailers highlighting the **key security features in these Polymer £20 notes** issued by Scottish Banks so that they can determine if the notes are Counterfeit or Genuine.

Further information about the security features in both Scottish & Northern Irish Bank notes can be found at the ACBI website by the following link:

<https://www.acbi.org.uk/banknotes.html>