

To:

From: Neil Harris, Manager, UKNCO, National Crime Agency

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### **Know your Scottish Polymer £20 notes**

This letter relates to the counterfeiting of Polymer Scottish £20 notes and accompanies the **Know your Scottish Polymer £20 notes** – Information for Retailers

As a consequence of the introduction of the Polymer series of Scottish Bank notes to replace the older paper series of issued notes the levels (quantities) of counterfeit Scottish Bank notes in circulation has been significantly reduced.

### **Counterfeit Polymer Clydesdale, Bank of Scotland & Royal Bank of Scotland £20 notes are being seen in circulation** (usually in England)

It has been identified that there are increasing levels of **Counterfeit Clydesdale £20 notes** being accepted by retailers (principally in England)

The counterfeit notes are readily recognised as counterfeit since they **do not feature colour changing ink** (in **genuine the notes** there will be a section which changes from **Purple to Gold** when the note is tilted see below)



**Clydesdale  
MAP of SCOTLAND**



**Bank of Scotland  
Figure 20**



**Royal Bank of Scotland  
'Logo' (Daisy wheel)**

See Advice to retailers document as to location of these colour changing sections

In order to assist Retailers in determining whether the Polymer Scottish £20 notes they receive as payment are genuine, the ACBI following consultation with the UKNCO have produced the document **Know your Scottish Polymer £20 notes** (in PDF format) that accompanies this letter.

This document highlights the key significant features in the three notes: *Colour Changing Ink (BoS only)*, *Window(s) Holographic Foil* and *Raised print (name of Bank)*

The counterfeit notes can be **readily recognised** by checking these **three features** when the notes are passed to you or during subsequent checks. It is however important that you do not focus on just one security feature (see below re **deceptive holograms**)

There are some more **deceptive counterfeit £20 notes** in circulation which feature simulations of the holographic foil both Clydesdale Bank & Bank of Scotland and as such it is important that the other features are checked as well – not just the silver holographic foil

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Details of the key security feature in a Genuine note can be found in the supplied **Know your Scottish Polymer £20** notes

Further information about other security features in the polymer £20 see the link below each notes image in the accompanying document.

At the end of the document there is a link to information about security features in all Scottish & Northern Irish bank notes.

**Don't be tricked into accepting the note as genuine just because a foil strip is present, check the colour changing ink: Purple to Gold, feel for raised Print (Name of the Bank) etc**

Check the note is on polymer (plastic) not just a paper copy. (Paper bank notes tear)

If you are going to check the foil security strip know what is present & 'what it does' in the Genuine and not in the counterfeit.

Clydesdale £20 genuine hologram: the spider 'moves across the foil' (the upper section) and the clouds move – left to right above the Knight (the lower section)

In the counterfeit Clydesdale £20 hologram simulation, the spider does not move and the Clouds do not move. (No movement of images – Counterfeit)

Bank of Scotland £20 genuine hologram: the clouds move – left to right above behind the statue (the lower section). Check that the saltire cross (BoS Logo – diagonal cross) it is 'see through' at the bottom of the hologram: you can see what is behind it.

In the counterfeit Bank of Scotland £20 hologram simulation, the saltire cross is not 'see through' (it is solid and the Clouds do not move. (No movement of images – Counterfeit, Saltire cross not see through (solid) - Counterfeit))

The passing (or tendering) of counterfeit currency is a **crime** and should be reported to your Local Police and Not Action Fraud.

The Police will require the counterfeit note(s) together with any other relevant evidence / information for example: CCTV of suspects, details of vehicle they were using etc.