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## Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/25 20:06

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On my travels to Korea last week on business I had a connection via Dubai. My first time there, and as it was a 3 hour layover spend some time rummaging around the duty free. I bought some books and asked the assistant if they accepted pounds. She said yes, but promptly refused when she saw they were Scottish notes. The same thing happened in Korea, Hungary, Slovakia and Austria all within the past 6 months. Currency exchange bureaux would not accept them either.

It's an annoyance and an irritation that Scots notes should be rejected in such a fashion, so what needs to be done to convince the ww banking community that Scots notes are bona fide.. ?

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/25 21:01

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Try getting them accepted south of the border

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## Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/25 21:07

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I haven't had a problem offloading notes down south for many a year.

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/25 21:14

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Kendomacaronbar wrote:

I haven't had a problem offloading notes down south for many a year.

Hi Kendo,

That is a surprise, I have. I heard just lately of someone else having the same problem in M+S.

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## Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/25 21:37

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I bet they would not refuse a Clydesdale Bank/RBS/BOS Cheque for the same transaction !

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/25 22:08

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Kendomacaronbar wrote:

I bet they would not refuse a Clydesdale Bank/RBS/BOS Cheque for the same transaction !

So right

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## Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/25 22:17

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When you think about it, what's the difference between a cheque drawn on a Scottish Bank or an English Bank... none !, which makes the M&S example all the more unfathomable ?

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/25 22:26

Kendomacaronbar wrote:

When you think about it, what's the difference between a cheque drawn on a Scottish Bank or an English Bank... none !, which makes the M&S example all the more unfathomable ?

I think many in England truly believe we all go haggis shooting in our kilts and eat our porridge plants raw on the hills.

Personally I cook mine when I am hunting it gets cold on Arthur's Seat.

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## Re:Scottish Banknotes

Posted by Meg - 2008/07/26 09:38

My daughter travels to England regularly with her work and she has had lots of problems with Scottish notes being accepted. The favourite line is that there have been lots of counterfeit Scottish notes in circulation so that's why they don't want to accept them. No doubt that's just an excuse but it's hard to argue with it at the time.

Here is the legal position of Scottish notes as set out by The Committee of Scottish Clearing Banks.

Scottish Banknotes are legal currency i.e. they are approved by the UK Parliament. However, Scottish Bank notes are not Legal Tender, not even in Scotland. In fact, no banknote whatsoever (including Bank of England notes!) qualifies for the term 'legal tender' north of the border and the Scottish economy seems to manage without that legal protection. HM Treasury is responsible for defining which notes have 'legal tender' status within the United Kingdom and the following extract from Bank of England's website may help to clarify what is meant by 'legal tender' and how little practical meaning the phrase has in everyday transactions.

'The term legal tender does not in itself govern the acceptability of banknotes in transactions. Whether or not notes have legal tender status, their acceptability as a means of payment is essentially a matter for agreement between the parties involved. Legal tender has a very narrow technical meaning in relation to the settlement of debt. If a debtor pays in legal tender the exact amount he owes under the terms of a contract, he has good defence in law if he is subsequently sued for non-payment of the debt. In ordinary everyday transactions, the term 'legal tender' has very little practical application.' (Ref. [www.bankofengland.co.uk/banknotes/about/faqs.htm](http://www.bankofengland.co.uk/banknotes/about/faqs.htm).)

It is also interesting to note that, if the strict rules governing legal tender were to be observed in a transaction, then the exact amount due would need to be tendered since no change can be demanded.

The majority of banknotes circulating in Scotland are issued by Scottish banks. Scottish notes circulate and are accepted quite freely in Scotland and, for the most part, they are also readily accepted in England & Wales, although branches of Scottish banks there may not issue them. However, you should not rely absolutely on Scottish notes being accepted outside Scotland and this is particularly true when travelling abroad. Our general advice would be not to carry large amounts of banknotes of any description and to make use of facilities such as travellers' cheques, credit/debit cards and ATM cards for access to funds whilst abroad.

[http://www.scotbanks.org.uk/legal\\_position.php](http://www.scotbanks.org.uk/legal_position.php)

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/26 12:35

Hi Meg that is very interesting. Particularly the next page which states that English notes are not legal tender in Scotland <http://www.royalmint.com/Corporate/BritishCoinage/LegalTenderGuidelines.aspx>

WE NEED A CAMPAIGN

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NO ENGLISH BANK NOTES LEGAL TENDER HERE IN SCOTLAND SO SORRY

I can see the banners now:laugh: :laugh: :laugh: :silly: :cheer: :cheer:

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### Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/26 17:18

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English notes are not legal tender in Scotland but for some bizarre reason coinage is; however back to the thread, do you think the Scottish Government should do something about the lack of acceptance outside Scotland ?

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### Re:Scottish Banknotes

Posted by DavieDites - 2008/07/26 18:31

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On trips to Belfast, I was amused by the transparent panels on banknotes issued by the Northern Bank. I brought a fiver back to show people.

I can guess the reaction I would get if I tried to pass that in Scotland!

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### Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/26 18:36

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Only one way to find out ! try it and let us know the result ! :-)

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### Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/26 19:10

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Kendomacaronbar wrote:

English notes are not legal tender in Scotland but for some bizarre reason coinage is; however back to the thread, do you think the Scottish Government should do something about the lack of acceptance outside Scotland ?

It may be that as the Scottish Government work to improve the reputation and standing of Scotland things may improve.

Remember that for the first time Scotland has a government that really cares about our interaction with other countries.

I think just one well-publicised discussion in Westminster; perhaps a question at PMQs may do the trick. One question, asking why it is that the Scots accept English currency when it is not legal tender and yet businesses in England will not accept Scottish, which is legal tender.

Alternatively, maybe Alex Salmond should put out a statement saying he is considering advising our businesses to not accept English notes until this situation is improved.

This situation should be non-existent if we had even one decent Scottish Secretary over the years. England and the rest of the UK have spent so much time talking down Scotland it will take a long time to repair this damage. We are considered a little place full of work dodgers who are supported by the hard working English people.

Certainly, I think we should try something, but I think in general, there are more important issues to work on.

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### Re:Scottish Banknotes

Posted by Kendomacaronbar - 2008/07/26 19:26

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Agreed, there are more important issues to work on, but as this subject matter is a real inequitable situation that many Scots experience, its also a superb opportunity to demonstrate the Governments abilities. Who in opposition party would be churlish to argue against it ?

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## Re:Scottish Banknotes

Posted by Meg - 2008/07/26 20:46

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DavieDites wrote:

On trips to Belfast, I was amused by the transparent panels on banknotes issued by the Northern Bank. I brought a fiver back to show people.

I can guess the reaction I would get if I tried to pass that in Scotland!

In our area (Ayrshire) we get quite a lot of Irish bank notes and everyone is quite happy to accept them but if you're not used to them then they would seem strange. I like them though.

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## Re:Scottish Banknotes

Posted by TLJ - 2008/07/26 21:22

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LYDIA REID wrote:

One question, asking why it is that the Scots accept English currency when it is not legal tender and yet businesses in England will not accept Scottish, which is legal tender

Scottish banknotes are not legal tender.

Legal tender is a very specific concept relating to what must be accepted as payment of a debt and is far removed from what is considered to be acceptable currency.

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/27 12:54

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TLJ wrote:

LYDIA REID wrote:

One question, asking why it is that the Scots accept English currency when it is not legal tender and yet businesses in England will not accept Scottish, which is legal tender

Scottish banknotes are not legal tender.

Legal tender is a very specific concept relating to what must be accepted as payment of a debt and is far removed from what is considered to be acceptable currency.

You are right TLJ

[http://en.wikipedia.org/wiki/Banknotes\\_of\\_the\\_pound\\_sterling#Scotland\\_and\\_Northern\\_Ireland](http://en.wikipedia.org/wiki/Banknotes_of_the_pound_sterling#Scotland_and_Northern_Ireland)

I don't know where I read that, I have gone over everything that I read and I think I just picked up the wrong info.

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## Re:Scottish Banknotes

Posted by LYDIA REID - 2008/07/27 13:03

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Kendomacaronbar wrote:

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English notes are not legal tender in Scotland but for some bizarre reason coinage is; however back to the thread, do you think the Scottish Government should do something about the lack of acceptance outside Scotland ?

We have had the debate in Westminster

<http://news.bbc.co.uk/1/hi/scotland/7203378.stm>

Interesting

<http://news.bbc.co.uk/1/hi/scotland/7447338.stm>

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## Re:Scottish Banknotes

Posted by Kendomacaroonbar - 2008/07/27 18:32

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Thanks Lydia, both links agree about the irritation but neither advocates a remedy ?

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## Re:Scottish Banknotes

Posted by Levenax - 2008/07/27 22:39

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I was in England quite recently, well actually London, (has anyone noticed that the English news readers refer to "Scotland" like it's a place not a country?) and I had nearly all my cash in Clydesdale Bank notes. One or two people paused for a moment before accepting them, but no probs at all really. Abroad it's a different matter though. A couple of years ago at Naples airport I found I had no euros left so I changed an RBS Â£20. The woman behind the screen at the scambio wasn't keen but produced a big book with good quality colour photos of all sorts of banknotes. The RBS one was OK but I got robbed what with a lower exchange rate than BOE notes and a big commission. Don't leave yourself without euros at the airport. :(

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## Re:Scottish Banknotes

Posted by robbiedoo58 - 2008/07/28 00:09

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Hello Levenax,

You ask, 'has anyone noticed that the English news readers refer to "Scotland" like it's a place not a country?'

I was brought up on the wrong side of the border, so I know very well that most English people are geographically ignorant of Scotland. Hence it's convenient for them just to say 'Scotland' rather than identify a certain city or town.

Most wouldn't know the difference between Motherwell or Montrose: Kircaldy from Kirkcudbright!

So it's up to each and every one of us to educate them at every opportunity!!

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## Re:Scottish Banknotes

Posted by Meg - 2008/07/28 07:58

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robbiedoo58 wrote:

Hello Levenax,

You ask, 'has anyone noticed that the English news readers refer to "Scotland" like it's a place not a country?'

I was brought up on the wrong side of the border, so I know very well that most English people are geographically ignorant of Scotland. Hence it's convenient for them just to say 'Scotland' rather than identify a certain city or town.

Most wouldn't know the difference between Motherwell or Montrose: Kircaldy from Kirkcudbright!

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So it's up to each and every one of us to educate them at every opportunity!!

I think that is a great idea Robbiedoo but I have to say that I am a big stinking hypocrite as I have no idea where many places are in England and I lived there for two and a half years! :blush:

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## Re:Scottish Banknotes

Posted by Levenax - 2008/07/28 08:52

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We had a very nice woman from Essex who worked in our purchasing department. When she phoned a firm in England she always said something like "Hello I'm phoning from the General Infirmary in Scotland" instead of saying General Infirmary, Auchtermuchtie or whatever.

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## Re:Scottish Banknotes

Posted by Clare - 2008/07/28 11:51

Levenax wrote:

We had a very nice woman from Essex who worked in our purchasing department. When she phoned a firm in England she always said something like "Hello I'm phoning from the General Infirmary in Scotland" instead of saying General Infirmary, Auchtermuchtie or whatever.

When I worked for the Revenue and dealt with London employers it wasn't unusual, when you'd be chatting to them, for someone to say, "Oh yeah, I gotta mate lives in Scotland, name's Dave, you know 'im?"

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## Re:Scottish Banknotes

Posted by Meg - 2008/07/28 13:52

Clare wrote:

When I worked for the Revenue and dealt with London employers it wasn't unusual, when you'd be chatting to them, for someone to say, "Oh yeah, I gotta mate lives in Scotland, name's Dave, you know 'im?"

When I lived in England I got that one regularly! Also, on more than one occasion I was asked if we had electricity in Scotland.

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## Re:Scottish Banknotes

Posted by TLJ - 2008/07/28 16:17

Clare wrote:

When I worked for the Revenue and dealt with London employers it wasn't unusual, when you'd be chatting to them, for someone to say, "Oh yeah, I gotta mate lives in Scotland, name's Dave, you know 'im?"

Well, do you ?

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## Re:Scottish Banknotes

Posted by TLJ - 2008/07/28 16:19

Meg wrote:

Also, on more than one occasion I was asked if we had electricity in Scotland.

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I got the "are you snowbound for most of the year ?" question.

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## Re:Scottish Banknotes

Posted by dws - 2008/07/28 17:21

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TLJ wrote:

Meg wrote:

Also, on more than one occasion I was asked if we had electricity in Scotland.

I got the "are you snowbound for most of the year ?" question.

I had an ice-cream vendor asking if we had ice-crean vans up here, but my favourite was withdrawing money on my Bank of Scotland Visa card in Pimlico. Big Visa signs everywhere and when I handed my card over to the teller...yes, you've guessed it...

Sharon, can we take this?

:huh:

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## Re:Scottish Banknotes

Posted by rickyross3359 - 2008/08/28 00:10

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If we every did adopt the EURO would the Scottidh back issues their own notes? The new design of note makes them almost appear like EURO's anyway but would they stil be distinctly Scottish in theme?

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## Re:Scottish Banknotes

Posted by Kendomacaroonbar - 2008/08/28 00:16

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rickyross3359 wrote:

If we every did adopt the EURO would the Scottidh back issues their own notes? The new design of note makes them almost appear like EURO's anyway but would they stil be distinctly Scottish in theme?

I am fairly sure it would. Most of the euro coins are branded with national themes as well as the notes.

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## Re:Scottish Banknotes

Posted by DoricMan - 2008/08/28 11:02

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Hi Kendo, Can I ask for my credit cards in Scots Euros with the Saltire on it?

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## Re:Scottish Banknotes

Posted by Kendomacaroonbar - 2008/08/28 11:09

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You need to run that past me again DM, not too certain what your asking here..

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## Re:Scottish Banknotes

When I visited the USA in the early 1990s, I was asked if I had ever seen colour television before.

Euro banknotes are identical throughout the Eurozone, but the coins have one face with a national design. Spanish euro coins show the Cathedral in Santiago on the 1, 2 and 5 cent copper coins, an image of Cervantes (who wrote Don Quixote) on the 10, 20 and 50 cent coins, and a portrait of King Juan Carlos on the 1 and 2 euro coins. Other countries have their own designs, but they're legal tender throughout the Eurozone. We get a lot of French, German and Irish coins here because it's a tourist area.

You quite often come across "foreign" euro coins in your change. There are lots of people who collect them to try and get the entire sets of coins from all the different issuing countries. The Finnish ones are quite attractive. I've got a mate who obsessively checks his change because he's looking for the Slovenian coins. The ones most sought after are coins from the Vatican City because they're only issued in limited numbers.

You can buy proof sets of British euro coins on eBay. They're not legal tender but were trial designs in case the UK ever joined the Eurozone. There was going to be a separate design for Scottish 1 and 2 euro coins, like there already is with pound coins.

There's an auction for some here.  
<http://tinyurl.com/5npwpw>

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