

# A CHARITY AUCTION OF SCOTTISH £20 BANKNOTES



# SPINK

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12 FEBRUARY 2020

LONDON



# A CHARITY AUCTION OF SCOTTISH £20 BANKNOTES

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Vat No: GB 791627108

Sale Details | Wednesday 12 February 2020 at 11.00 a.m.

When sending commission bids or making enquiries,  
this sale should be referred to as **BRUCE - 20028**

Viewing of Lots | At Spink London

Monday 10 February 2020 at 10:00 a.m. – 5:00 p.m.

Tuesday 11 February 2020 at 10:00 a.m. – 5:00 p.m.

| Private viewing by appointment only

This entire sale, including the front and back of many notes, is also available to view electronically, please contact Elaine Fung for more details

Live platform | 

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Inside Front Cover Illustrations: 2, 119, 212 Inside Back Cover Illustrations: 3, 120, 203

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## Foreword

The launch of a new note, is always an event we look forward to at Spink; in this case the polymer £20. We are fortunate in having some wonderful notes in the auction including number 1, solid 8's and the like, kindly put forward by the Bank of Scotland, Clydesdale Bank and Royal Bank of Scotland. The previous auctions have been well received and we have seen spirited and generous bidding from collectors from all corners of the globe. Proceeds from the auction will, of course, be donated to the relevant Bank's chosen causes: notes from the Bank of Scotland to Mental Health UK, the Clydesdale to Mencap and the Royal Bank to The Brain Tumour Charity. We hope the auction will prove popular, we wish all our friends in the banknote world good fortune and our personal thanks to the Bank of Scotland, the Clydesdale and the Royal Bank for their generosity.

**Mental Health UK** brings together its four founding charities to support people affected by mental health problems including friends, family and carers. They also provide for businesses taking more notice of mental health and further awareness of mental health issues around the UK. **Mencap** is a charity devoted to improving the lives of those in the UK with learning disabilities and to changing our society's attitude towards a group of people that can sometimes feel overlooked or unaccounted for. Mencap is positive in its outlook but challenging in its campaigns for change and equality. **The Brain Tumour Charity** is a UK-based charity dedicated to funding research, raising awareness of brain tumours, reducing diagnosis times and providing support and information for people with a brain tumours, their families and friends. The charity's goals are to double survival of a brain tumour diagnosis within 10 years in the UK, and to halve the harm that brain tumours have on quality of life. The Brain Tumour Charity's vision is for a world where brain tumours are defeated.

Barnaby, Elaine, Arnas, Harris and Henrik



Lot 1

**WEDNESDAY 12 FEBRUARY 2020**

**Commencing at 11.00 a.m. (Lot 1-218)**

All lots are subject to the Terms and Conditions for Buyers printed at the back of this catalogue.

Please note that 'Spink Live' is now running on a new and improved on-line bidding platform, which is accessible through [www.spink.com](http://www.spink.com) and also as a SpinkLive app available for download from the App Store.

You can continue bidding online free of charge.

The selling price of each lot is printed below the lot description and does not include the Buyer's Premium.

Bidders should bear in mind that estimates are prepared well in advance of the sale and are not definitive.

They are subject to revision.

We will not accept return of lots that have been authenticated by the third party grading company.

Any disputes will need to be settled between the buyer and the respective company.

### **Order of Sale**

<b>BANK OF SCOTLAND</b>	<b>1-117</b>
<b>CLYDESDALE BANK</b>	<b>118-202</b>
<b>ROYAL BANK OF SCOTLAND</b>	<b>203-218</b>

ing summer days amangst the heather and the bracken,

and I'll be so near to you  
little I kened that the wild wind from the ocean  
was rolling that way between me and you.



the Forth Bridge  
is the most important railway bridge in Scotland

# Forth Bridge

**BANK OF SCOTLAND**

Proceeds from the following lots will go to

Mental Health UK







**1**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000001, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£3,500-4,000



**2**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000002, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£350-450



**3**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000003, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



4  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000004, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£200-250



6  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000006, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



5  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000005 purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



7  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000007, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£350-450



8

Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000008, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£600-700



9

Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000009, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£300-350



10

Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000010, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£650-750



**11**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000011, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£450-550



**13**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000013, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£450-550



**12**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000012, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£400-500



**14**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000014, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



**15**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000015, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£300-350



**17**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000017, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



**16**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000016, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



**18**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000018, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£450-550



19  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000019, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£250-300



21  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000021, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£250-300



20  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000020, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£250-300



22  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000022, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)

£240-280



**23**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000023, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£240-280



**25**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000025, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



**24**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000024, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£140-180



**26**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000026, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



27  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000027, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



29  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000029, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



28  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000028, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£200-250



30  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000030, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



31

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000031/32, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£300-400



32

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000033/34, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£300-400

33

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000035/36, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£250-350





34  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000037/38, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)

£250-350

35  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000039/40, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)

£180-220



36  
**Bank of Scotland, £20 polymer issue, 1 June 2019**, serial number AA 000041/42, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)

£180-220



37

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000043/44, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£180-220



38

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000045/46, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£180-220



39

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000047/48, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£200-250



40  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000049/50, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£200-250



41  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000123, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300

42  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000150/200, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£250-300





43

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000250/300, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£250-300



44

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000350/400, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£250-300



45  
 Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000450/500, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)

£250-300



46  
 Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000550/600, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)

£250-300



47  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000650/700, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£200-250

48  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000750/800, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£200-250



49  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000850/900/950, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (3)**

£250-350





**50**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000111, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£250-300



**52**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000333, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



**51**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000222, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£200-250



**53**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000444, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220





54  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000555, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



56  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000777, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



55  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000666, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£180-220



57  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000888, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£350-450



58

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 000999, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£220-280



59

**Bank of Scotland, £20 polymer issue, (2), 1 June 2019, serial number AA 001000 and AA 010000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), (2)**

£250-300



60

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 050000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£100-150



61

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 111111, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£850-1,000



62

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 123456, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£700-800



63  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 222222, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£500-600



64  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 333333, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£400-500



65  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 383838, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£150-200



**66**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 444444, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£350-450



**68**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 666666, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£350-450



**67**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 555555, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£400-500



**69**  
**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 777777, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£450-550



70

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 888888, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£1,000-1,200



71

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 999999, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£700-800



72

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA 1000000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a)**

£700-800

AN EXCEPTIONAL UNIQUE SHEET OF POLYMER £20 WITH ZERO SERIAL NUMBERS



73

Bank of Scotland, a sheet of 45 x £20 polymer issue, 1 June 2019, all serial number AA 000000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), *sheet of 45 notes*

£2,500-3,000

THE FOLLOWING TWO LOTS SERIAL NUMBERS TO BE CHOSEN BY BUYER



74

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA ———, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), the number to be chosen by the lucky successful bidder subject to agreement with the Bank, a wonderful opportunity**

£2,500-3,500

75

**Bank of Scotland, £20 polymer issue, 1 June 2019, serial number AA ———, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse the Forth Bridge in the foreground, top left an aerial shot of all 3 bridges (PMS BA135a), the number to be chosen by the lucky successful bidder subject to agreement with the Bank, a wonderful opportunity**

£2,500-3,500





*long summer days amongst the heather and the bracken  
and a little I kenned that the wild water in the ocean  
be rolling that way be open in the middle and me.*

2020

*er the* **Queensferry Crossing**

A SERIES OF LIMITED EDITION COMMEMORATIVE POLYMER £20

SERIAL NUMBER 000001



76

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000001,** purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), *it should be noted that other production notes of this type will be prefix QC or QF, the notes in this auction are the only notes available for the commemorative issue with prefix AA*

£3,000-4,000



77  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000002, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£300-400



79  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000004, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£250-350



78  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000003, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£250-350



80  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000005, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£250-350



**81**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000006, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£250-350



**83**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000008, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£500-600



**82**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000007, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£300-400



**84**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000009, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£250-350



85

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000010, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)**

£500-600

86

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000011/12, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600



87

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000013/14, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600



88

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000015/16, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600



89

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000017/18, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600

90

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000019/20, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600





91  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000021/22, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600

92  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000023/24, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600



93  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000025/26, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600





94

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000027/28, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (2)**

£500-600



95

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 000029/30/31, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), (3)**

£700-800





96  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000050, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£150-250



98  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000123, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£150-250



97  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000111, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£200-250



99  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000222, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£150-250



**100**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 000888, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£350-450



**102**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 012345, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£500-600



**101**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 010000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£100-150



**103**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 111111, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£700-800



**104**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,**  
 serial number AA 123456, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£500-600



**106**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,**  
 serial number AA 300817, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£100-150



**105**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,**  
 serial number AA 222222, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£400-500



**107**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,**  
 serial number AA 333333, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£300-400



**108**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 444444, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£300-400



**110**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 666666, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£300-400



**109**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 555555, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£350-450



**111**  
**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019,** serial number AA 777777, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)

£400-500



112

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 888888, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)**

£800-1,000



113

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 999999, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)**

£600-700



114

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA 1000000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland’s head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of ‘Fame’, thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136)**

£650-750

**AN EXCEPTIONAL SHEET OF THE COMMEMORATIVE POLYMER £20**



115

Bank of Scotland, limited edition sheet of 45 x £20 Commemorative polymer issue, 1 June 2019, serial number QC 000000, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), a sheet of 45 notes

£2,000-3,000

THE FOLLOWING TWO LOTS THE SERIAL NUMBER TO BE CHOSEN BY THE BUYER



116

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA ———, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), the serial number to be chosen by the lucky buyer subject to agreement with the Bank**

£2,000-3,000

117

**Bank of Scotland, limited edition £20 Commemorative polymer issue, 1 June 2019, serial number AA ———, purple, indigo and dark red, portrait of Sir Walter Scott at right, the Bank of Scotland's head office (The Mound, Edinburgh) at centre, holographic foil stripe at left, featuring image of 'Fame', thistle motif in background, arms low centre left, value top left and low right, bank title in vertical format at far right, reverse, key features the Queensferry Crossing in the foreground, top left an aerial shots of all 3 bridges (PMS BA136), the serial number to be chosen by the lucky buyer subject to agreement with the Bank**

£2,000-3,000

# Wale Bank

St Kilda





## CLYDESDALE BANK

Proceeds from the following lots will go to

Mencap





118

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000001, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£2,000-3,000



119

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000002, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£600-800



120

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000003, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500



**121**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000004, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400



**123**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000006, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400



**122**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000005, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400



**124**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000007, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£350-450



125

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000008, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£500-700



126

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000009, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500



127

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000010, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£700-800



**128**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000011, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400



**130**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000013, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£220-280



**129**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000012, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£220-280



**131**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000014, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£180-220



132

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000015, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£180-250



134

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000017, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£180-220



133

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000016, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£180-250



135

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000018, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400



136  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000019, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£220-280



138  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000021, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£120-160



137  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000020, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£250-300



139  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000022, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£120-160



140

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000023, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£180-220



142

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000025, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left.

£120-160



141

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000024, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£120-160



143

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000026, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left.

£120-160





**144**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000027, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£150-200



**146**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000029, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150



**145**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000028, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£150-200



**147**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000030, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£150-200

148

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000031/32 purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy (below) and spider (top), a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£220-280



149

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000033/34, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy (below) and spider (top), a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£250-300



150

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000035/36, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy (below) and spider (top), a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£200-250



151

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000037/38, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy (below) and spider (top), reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£220-280

152

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000039/40, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£200-250



153

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000041/42, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£180-220



154

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000043/44, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£180-220



155

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000045/46, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£180-220



156

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000047/48, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£180-220



157

**Clydesdale Bank**, polymer £20 (2), 11 July 2019, serial number W/HS 000049/50, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) (2)

£200-250



158

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000123, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-200



159

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000150, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120



160

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000200, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150



162

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000300, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



161

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000250, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



163

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000350, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



164

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000400, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



166

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000500, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



165

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000450, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



167

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000550, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



**168**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000600, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



**170**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000700, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



**169**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000650, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



**171**  
**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000750, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100





172

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000800, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



174

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000900, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100



173

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000850, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



175

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000950, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£60-100



176

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 001000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120

## A SUPERB RUN OF SOLID NUMBER POLYMER £20



177

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000111, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150



179

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000333, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£120-180



178

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000222, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120



180

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000444, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120



181

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000555, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150



183

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000777, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150



182

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000666, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120



184

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000888, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£200-300

185

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 000999, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£80-120



186

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 010000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150

187

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 050000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100

## A WONDERFUL RUN OF SOLID NUMBER POLYMER £20

188

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 111111, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£600-700

189

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 222222, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500

190

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 333333, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500

191

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 444444, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£300-400

**192**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 555555, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£500-600

**193**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 666666, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500

**194**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 777777, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£400-500

**195**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 888888, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£800-900

**196**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 999999, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£600-700

**197**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 1000000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£700-800

**198**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 123456, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£800-1,200

**199**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 080808, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£100-150

**200**

**Clydesdale Bank**, polymer £20, 11 July 2019, serial number W/HS 383838, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72)

£70-100

**TWO EXCEPTIONAL SHEETS OF POLYMER £20**



201

**Clydesdale Bank**, sheet of polymer £20 (45), 11 July 2019, serial numbers W/ML 000000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) *a superb sheet of notes*

£2,000-3,000



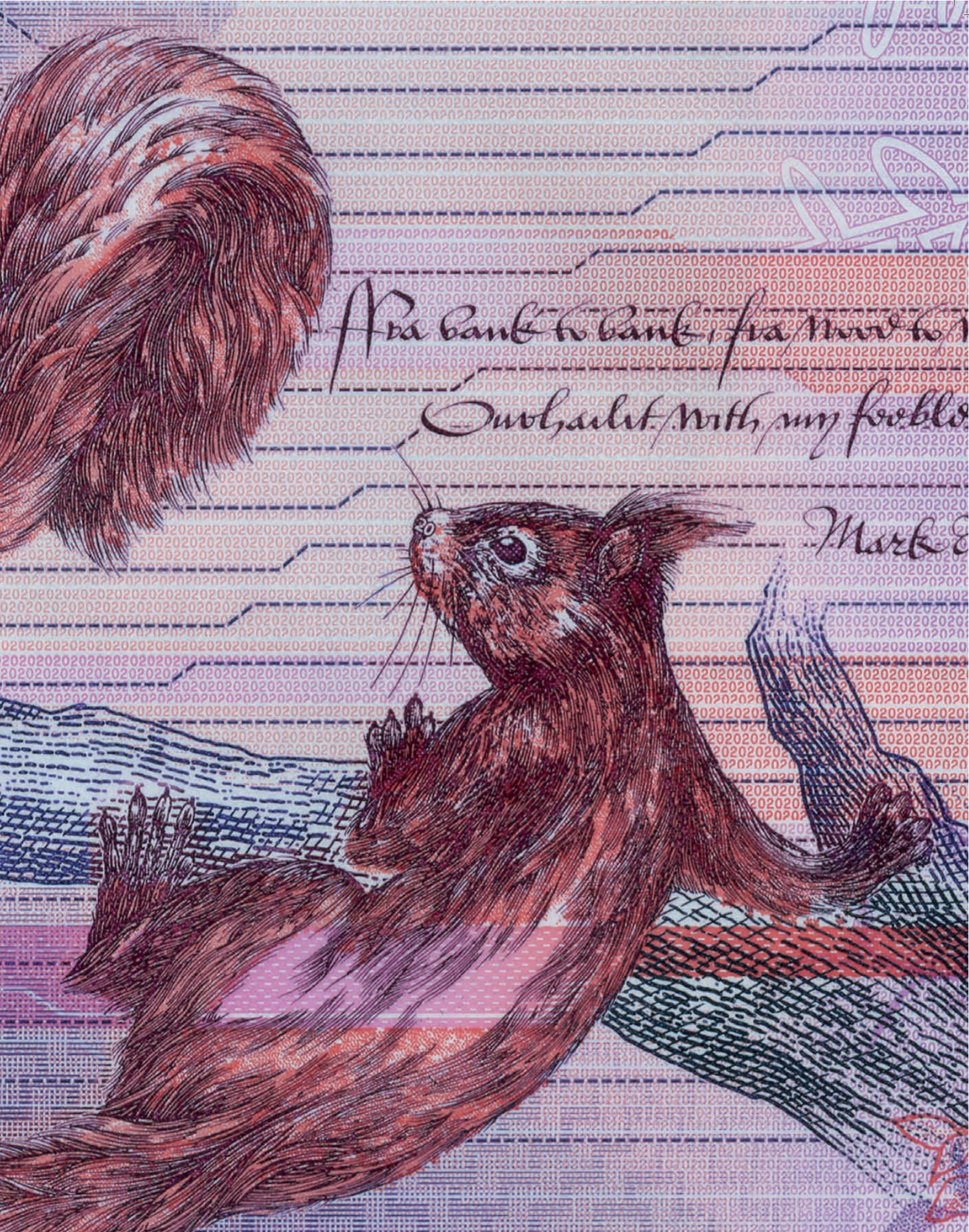
202

Clydesdale Bank, sheet of polymer £20 (45), 11 July 2019, serial numbers W/ML 000000, purple and lilac, a map of Scotland in purple top left together with St Kilda outline. Robert the Bruce at right, along with holographic foil in window of Robert the Bruce (below) and spider (top), signature of David Duffy, reverse purple and mauve, a view of St Kilda, a Scottish World Heritage Site inscribed 1986 & 2005 with holographic foil visible on left. (PMS CL72) *a superb sheet of notes*

£2,000-3,000







Ara bank to bank, fra man to  
Oubacht with my fribble

Mark

**ROYAL BANK OF SCOTLAND**

Proceeds from the following lots will go to

The Brain Tumour Charity





203

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 111111, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£850-1,000



204

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 222222, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£350-450



205

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 333333, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£350-450



**206**  
**Royal Bank of Scotland plc, polymer £20, 27**  
 May 2019, serial number AA 444444, purple and  
 pale red, the Scottish Entrepreneur Catherine  
 “Kate” Cranston at right, view of Cranstons “Tea  
 Rooms” in the background, security feature in  
 purple at left and reverse, two Red Squirrels and  
 an excerpt from “Cupid and Venus” by Mark  
 Alexander Boyd (PMS RB112)

£300-400



**208**  
**Royal Bank of Scotland plc, polymer £20, 27**  
 May 2019, serial number AA 666666, purple and  
 pale red, the Scottish Entrepreneur Catherine  
 “Kate” Cranston at right, view of Cranstons “Tea  
 Rooms” in the background, security feature in  
 purple at left and reverse, two Red Squirrels and  
 an excerpt from “Cupid and Venus” by Mark  
 Alexander Boyd (PMS RB112)

£500-600



**207**  
**Royal Bank of Scotland plc, polymer £20, 27**  
 May 2019, serial number AA 555555, purple and  
 pale red, the Scottish Entrepreneur Catherine  
 “Kate” Cranston at right, view of Cranstons “Tea  
 Rooms” in the background, security feature in  
 purple at left and reverse, two Red Squirrels and  
 an excerpt from “Cupid and Venus” by Mark  
 Alexander Boyd (PMS RB112)

£500-600



**209**  
**Royal Bank of Scotland plc, polymer £20, 27**  
 May 2019, serial number AA 777777, purple and  
 pale red, the Scottish Entrepreneur Catherine  
 “Kate” Cranston at right, view of Cranstons “Tea  
 Rooms” in the background, security feature in  
 purple at left and reverse, two Red Squirrels and  
 an excerpt from “Cupid and Venus” by Mark  
 Alexander Boyd (PMS RB112)

£400-500



210

**Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 888888, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)**

£1,200-1,500



211

**Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 999999, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)**

£500-600



212

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 123456, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£1,400-1,600



213

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 654321, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranston’s “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£1,200-1,500



214

**Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 123321, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)**

£600-700



215

**Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 321123, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)**

£600-700



216

**Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 001727, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)**

£500-600



217

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 002020, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£500-600



218

Royal Bank of Scotland plc, polymer £20, 27 May 2019, serial number AA 270519, purple and pale red, the Scottish Entrepreneur Catherine “Kate” Cranston at right, view of Cranstons “Tea Rooms” in the background, security feature in purple at left and reverse, two Red Squirrels and an excerpt from “Cupid and Venus” by Mark Alexander Boyd (PMS RB112)

£450-550

**THE END OF THE SALE**



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DATE

**Wednesday 12 February 2020  
at 11.00 a.m.**

CODE NAME

**BRUCE**

SALE NO.

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Lot Number (in numerical order)	Price Bid £ (excluding Buyer's Premium)

Lot Number (in numerical order)	Price Bid £ (excluding Buyer's Premium)

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# SPINK

WHERE HISTORY IS VALUED

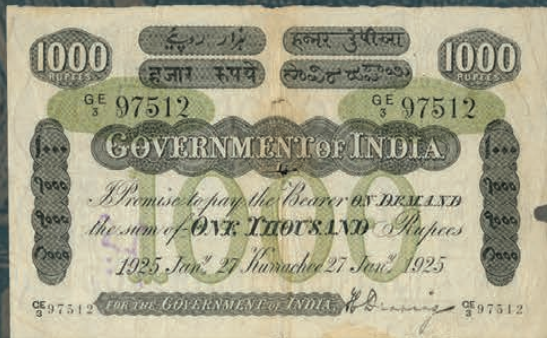
## NOW ACCEPTING CONSIGNMENTS FOR WORLD BANKNOTES 7-8 APRIL 2020



East Africa, 10000 shillings, 1951  
Realised £91,200



Lebanon, 100 livres, 1939  
Realised £15,600



India, Kurrachee, 1925,  
Realised £74,400



Jordan, specimen 50 dinars,  
Realised £21,600

For more information please contact:

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SPINK LONDON | 67-69 Southampton Row | Bloomsbury | London | WC1B 4ET



[WWW.SPINK.COM](http://WWW.SPINK.COM)

# INTRODUCING **SPINK** **LIVE**

**THE NEW AND IMPROVED  
ONLINE BIDDING PLATFORM**

**‘Spink Live’ is now running on a new and improved bidding platform.**

**Accessible online through [www.spink.com](http://www.spink.com) and also as an App for mobiles and tablets.**

**Bidding on ‘Spink Live’ remains **free of charge**.**

## **Online Platform**

- 1** If not already registered, please create your “My Spink” account at [www.spink.com](http://www.spink.com). You will receive an email confirmation along with your Client ID. You will need this to log in.
- 2** Before the sale, log in to the [www.spink.com](http://www.spink.com), click on Spink Live to access the list of live sales, select the sale you are interested in and click on the “Click to bid on Spink Live” button. You can also access the live bidding platform via Auctions page.
- 3** Upon having been approved you can proceed to bidding live.
- 4** You can also place autobids and let the software bid on your behalf during the sale.
- 5** If you would like to just follow the sale click on “Click to view on Spink Live” button.
- 6** You will hear and see the auctioneer via the audio/video feed and feel the buzz in the auction

## **Mobile Platform**

- 1** To bid via a mobile device or tablet, please download the Spink Live App from Apple’s App Store or Google’s Play store.
- 2** Log in with the same log in details as used on [www.spink.com](http://www.spink.com).
- 3** New clients can register and create a Spink account in the App. Please fill in your details and you will receive an email confirmation with your Client ID.
- 4** Log in and select the sale you are interested in.
- 5** Upon having been approved you can proceed to bidding live.
- 6** The bid button is activated by a slide motion to prevent accidental bidding.
- 7** You can also place autobids and let the software bid on your behalf during the sale.

Available now on iOS and Android.

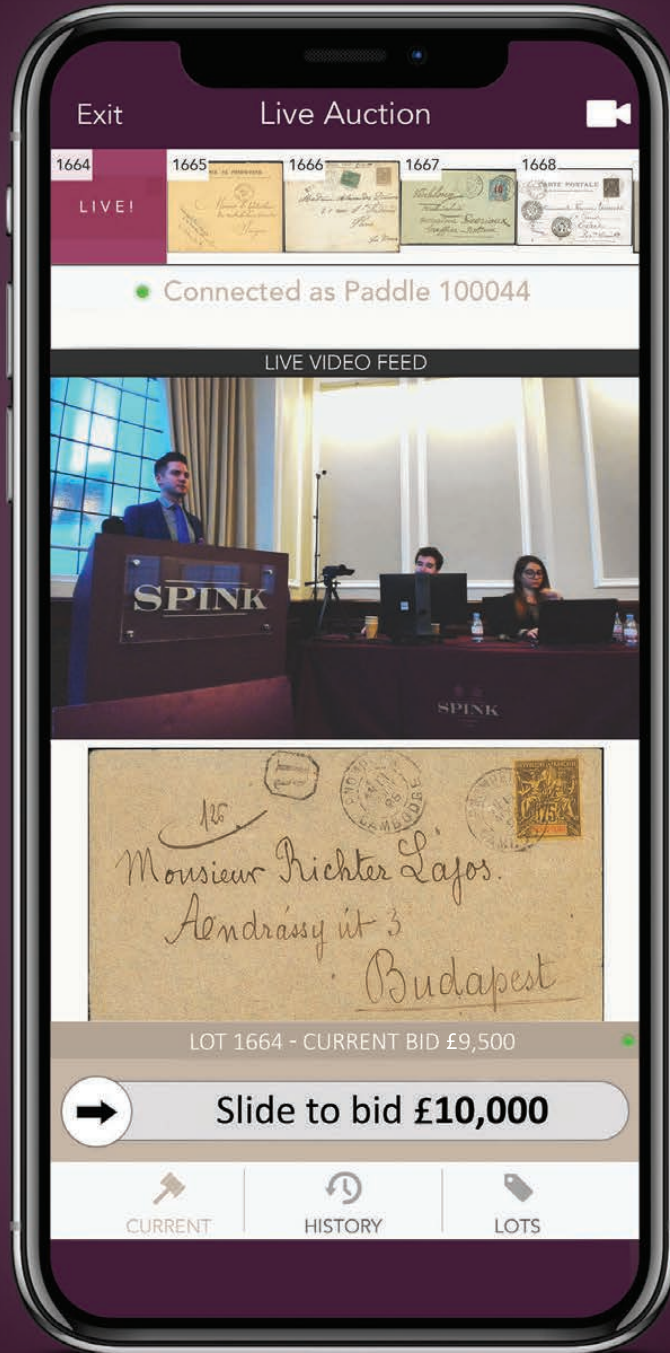


**For any enquiries or further assistance please contact:  
Tel: +44 (0) 20 7563 4112 | Email: [auctionteam@spink.com](mailto:auctionteam@spink.com)**



# **SPINK**

# SPINK LIVE



LONDON | NEW YORK | HONG KONG | SINGAPORE | SWITZERLAND



#SPINK\_AUCTIONS WWW.SPINK.COM

# TERMS AND CONDITIONS FOR BUYERS

These conditions set out the terms on which we (**Spink and Son Limited** of 69 Southampton Row, Bloomsbury London WC1B 4ET (company no. 04369748)) contract with you (**Buyer**) either as agent on behalf of the Seller or as principal if we are the Seller. You should read these conditions carefully.

## 1 DEFINITIONS

The following definitions apply in these conditions:

<b>Auctioneers' Margin Scheme</b>	means a VAT margin scheme as defined by HM Revenue & Customs;
<b>Buyer's Premium</b>	means the charge payable by you as a percentage of the Hammer Price, at the rates set out in clause 5.1 below;
<b>Certificate of Authenticity</b>	means a certificate issued by an Expert Committee confirming the authenticity of a Lot;
<b>Expert Committee</b>	means a committee of experts to whom a Lot may be sent for an extension in accordance with clause 3.4.3;
<b>Forgery</b>	means a Lot constituting an imitation originally conceived and executed as a whole with a fraudulent intention to deceive as to authorship, origin, age, period, culture or source where the correct description as to such matters is not reflected by the description in the catalogue and which at the date of the auction had a value materially less than it would have had if it had been in accordance with the description in the catalogue. Accordingly, no Lot shall be capable of being a Forgery by reason of any damage and/or restoration work of any kind (including re-enamelling);
<b>Hammer Price</b>	means the amount of the highest bid accepted by the auctioneer in relation to a Lot;
<b>Lot</b>	means any item deposited with us for sale at auction and, in particular, the item or items described against any Lot number in any catalogue;
<b>Reserve</b>	the amount below which we agree with the Seller that the Lot cannot be sold;
<b>Seller</b>	means the owner of the Lot being sold by us;
<b>Spink Group</b>	Spink and Son Limited, our subsidiaries and associated companies.
<b>VAT</b>	value added tax chargeable under VAT and any similar replacement or additional tax; and
<b>VAT Symbols</b>	means the symbols detailing the VAT status of the Lot details of which are set out at the back of the catalogue.

## 2 SPINK'S ROLE AS AGENT

- 2.1 All sales undertaken by us either at auction or privately are undertaken either as agent on behalf of the Seller or from time to time, as principal if we are the owner of the Lot. Please note that even if we are acting as agent on behalf of the Seller rather than as principal, we may have a financial interest in the Lot.
  - 2.2 The contract for the sale of the Lot will be between you and the Seller.
  - 2.3 The Seller's sale of the Lot to you is subject to any terms and conditions, disclaimers or exclusions included with any promotional material or catalogue descriptions for the Lot, or otherwise notified to you by the Seller or us on their behalf.
- 3.4.3 If we accept a request for an expert opinion or Certificate of Authenticity we will submit the Lot to the Expert Committee. You acknowledge and accept that the length of time taken by an Expert Committee to reach an opinion will vary depending on the circumstances and in any event is beyond our control.
- 3.4.4 We will not accept a request for an extension on account of condition. Any Lot described in the catalogue as having faults or defects may not be returned even if an expert opinion or Certificate of Authenticity cites other faults or defects not included in the catalogue description, other than in the case of a Forgery.

## 3 BEFORE THE SALE

### 3.1 Examination of goods

You are strongly advised to examine personally any goods in which you are interested, before the auction takes place. Condition reports are usually available on request. We provide no guarantee to you other than in relation to Forgeries, as set out in clause 5.13 of these Terms and Conditions.

### 3.2 Catalogue descriptions

3.2.1 Statements by us in the catalogue or condition report, or made orally or in writing elsewhere, regarding the authorship, origin, date, age, size, medium, attribution, genuineness, provenance, condition or estimated selling price of any Lot are merely statements of opinion, and are not to be relied on as statements of definitive fact. Catalogue and web illustrations are for guidance only, and should not be relied on either to determine the tone or colour of any item. No lot shall be rejected on the grounds of inaccurate reproduction. No lot illustrated in the catalogue and online shall be rejected on the grounds of cancellation, centring, margins, perforation or other characteristics apparent from the illustration. Estimates of the selling price should not be relied on as a statement that this price is either the price at which the Lot will sell or its value for any other purpose.

3.2.2 Many items are of an age or nature which precludes their being in perfect condition and some descriptions in the catalogue or given by way of condition report make reference to damage and/or restoration. We provide this information for guidance only and the absence of such a reference does not imply that an item is free from defects or restoration nor does a reference to particular defects imply the absence of any others.

3.2.3 Other than as set out in clause 5.13, and in the absence of fraud, neither the Seller nor we, nor any of our employees or agents, are responsible for the correctness of any statement as to the authorship, origin, date, age, attribution, genuineness or provenance of any Lot nor for any other errors of description or for any faults or defects in any Lot. Every person interested should exercise and rely on his own judgment as to such matters.

### 3.3 Your Responsibility

You are responsible for satisfying yourself as to the condition of the goods and the matters referred to in the catalogue description.

### 3.4 Extensions – Stamps only

3.4.1 If you wish to obtain an expert opinion or Certificate of Authenticity on any Lot (other than a mixed Lot or Lot containing undescribed stamps) you must notify us in writing not less than forty-eight hours before the time fixed for the commencement of the first session of the sale. If accepted by us, such request shall have the same effect as notice of an intention to question the genuineness or description of the Lot for the purposes of clause 5.13 (Refund in the case of Forgery) of these Terms and Conditions and the provisions of clause 5.13 (Refund in the case of Forgery) shall apply accordingly.

3.4.2 Notice of a request for an expert opinion or Certificate of Authenticity must give the reason why such opinion is required and specify the identity of your proposed expert which will be subject to agreement by us. We reserve the right, at our discretion, to refuse a request for an expert opinion or Certificate of Authenticity including (without limitation) where the proposed expert is not known to us.

3.4.5 Should Spink accept a request for an extension under the foregoing provisions of this paragraph, the fact may be stated by the Auctioneer from the rostrum prior to the sale of the Lot.

3.4.6 It should be noted that any stamp accompanied by a Certificate of Authenticity is sold on the basis of that Certificate only and not on the basis of any other description or warranty as to authenticity. No request for an extension will be accepted on such a stamp and the return of such a stamp will not be accepted.

3.4.7 If you receive any correspondence from the Expert Committee in relation to the Lot, including but not limited to a Certificate of Authenticity, you must provide us with copies of such correspondence no later than 7 days after you receive such correspondence.

## 4 AT THE SALE

### 4.1 Refusal of admission

Our sales usually take place on our own premises or premises over which we have control for the sale, and we have the right, exercisable at our complete discretion, to refuse admission to the premises or attendance at an auction.

### 4.2 Registration before bidding

All bidders must be registered either by completing a registration form or creating an account online. Please be aware that we usually require buyers to present identification before making a bid at auction, undergo a credit check or provide a trade reference.

If you have not bid successfully with Spink in the past, or you are registering with us for the first time, we reserve the right to require a deposit of up to 50% of the amount you intend to spend. Such deposit will be deducted from your invoice should you be successful. If you are unsuccessful at auction, your deposit will be returned by the same means it was paid to Spink.

Some lots may be designated, prior to the auction, as "Premium Lots", which means a deposit may be required before placing a bid on the item for sale. Information will be posted on our website in such an event.

### 4.3 Bidding as Principal

When making a bid (whether such bids are made in person or by way of telephone bids operated by Spink, commission or online or email bids), you will be deemed to be acting as principal and will be accepting personal liability, unless it has been agreed in writing, at the time of registration, that you are acting as agent on behalf of a third party buyer acceptable to us.

### 4.4 Commission Bids

If you give us instructions to bid on your behalf, by using the form provided in our catalogues or via our website, we shall use reasonable endeavours to do so, provided these instructions are received not later than 24 hours before the auction. If we receive commission bids on a particular Lot for identical amounts, and at auction these bids are the highest bids for the Lot, it will be sold to the person whose bid was received first. Commission bids are undertaken subject to other commitments at the time of the sale, and the conduct of the auction may be such that we are unable to bid as requested. Since this is undertaken as a free service to prospective buyers on the terms stated, we cannot accept liability for failure to make a commission bid. You should therefore always attend personally if you wish to be certain of bidding.

- 4.5 **On-line Bidding**  
We offer internet services as a convenience to our clients. We will not be responsible for errors or failures to execute bids placed on the internet, including, without limitation, errors or failures caused by (i) a loss of internet connection by either party for whatever reason; (ii) a breakdown or problems with the online bidding software and/or (iii) a breakdown or problems with your internet connection, computer or system. Execution of on-line internet bids on www.spink.com and Spink Live is a free service undertaken subject to other commitments at the time of the auction and we do not accept liability for failing to execute an online internet bid or for errors or omissions in connection with this activity.
- 4.6 **Telephone Bids**  
If you make arrangements with us not less than 24 hours before the sale, we shall use reasonable endeavours to contact you to enable you to participate in bidding by telephone, but in no circumstances will we be liable to either the Seller or you as a result of failure to do so.
- 4.7 **Currency Converter**  
At some auctions, a currency converter will be operated, based on the one month forward rates of exchange quoted to us by Barclays Bank Plc or any other appropriate rate determined by us, at opening on the date of the auction. Bidding will take place in a currency determined by us, which is usually sterling for auctions held in London. The currency converter is not always reliable, and errors may occur beyond our control either in the accuracy of the Lot number displayed on the converter, or the foreign currency equivalent of sterling bids. We shall not be liable to you for any loss suffered as a result of you following the currency converter.
- 4.8 **Video images**  
At some auctions there will be a video screen. Mistakes may occur in its operation, and we cannot be liable to you regarding either the correspondence of the image to the Lot being sold or the quality of the image as a reproduction of the original.
- 4.9 **Bidding Increments**  
Bidding generally opens below the low estimate and advances in the following order although the auctioneer may vary the bidding increments during the course of the auction. The normal bidding increments are:
- |                    |                                  |
|--------------------|----------------------------------|
| Up to £100         | by £5                            |
| £100 to £300       | by £10                           |
| £300 to £600       | £320-£350-£380-£400 etc.         |
| £600 to £1,000     | by £50                           |
| £1,000 to £3,000   | by £100                          |
| £3,000 to £6,000   | £3,200-£3,500-£3,800-£4,000 etc. |
| £6,000 to £10,000  | by £500                          |
| £10,000 to £20,000 | by £1,000                        |
| £20,000 and up     | Auctioneer's discretion          |
- 4.10 **Bidding by Spink**
- 4.10.1 We reserve the right to bid on Lots on the Seller's behalf up to the amount of the Reserve (if any), which will never be above the low estimate printed in the auction catalogue.
- 4.10.2 The Spink Group reserves the right to bid on and purchase Lots as principal.
- 4.10.3 Lots with this symbol (⊕) indicate that a party has provided Spink with an irrevocable bid on the lot that will be executed during the sale at a value that ensures that the lot will sell. The irrevocable bidder, who may bid in excess of the irrevocable bid, will be compensated based on his bid in the event he or she is not the successful bidder or may receive a fixed fee in the event he or she is the successful bidder. If the irrevocable bidder is the successful bidder, the fixed fee for providing the irrevocable bid may be netted against the irrevocable bidder's obligation to pay the full purchase price for the lot. If the irrevocable bid is not secured until after the printing of the auction catalogue, a pre-sale announcement will be made indicating that there is an irrevocable bid on the lot.  
If you are interested in placing an irrevocable bid in an auction, please contact us at chairmanoffice@spink.com. Typically, only some of the lots with an estimate, which must exceed £100,000 or equivalent in other currencies are open to irrevocable bids.
- 4.11 **The Auctioneer's Discretion**  
The auctioneer has the right at his absolute discretion to refuse any bid to advance the bidding in such manner as he may decide to withdraw or divide any Lot, to combine any two or more Lots and, in the case of error or dispute, to put an item up for bidding again.
- 4.12 **Successful Bid**  
Subject to the auctioneer's discretion, the striking of his hammer marks the acceptance of the highest bid, provided always that such bid is higher than the Reserve (where applicable), and the conclusion of a contract for sale between you and the Seller.
- 4.13 **After Sale Arrangements**  
If you enter into any private sale agreements for any Lot with the Seller within 60 days of the auction, we, as exclusive agents of the Seller reserve the right to charge you the applicable Buyer's Premium in accordance with these Terms and Conditions, and the Seller a commission in accordance with the terms of the Seller's agreement.
- 4.14 **Return of Lot**
- 4.14.1 Once your bid has been accepted for a Lot then you are liable to pay for that Lot in accordance with these Terms and Conditions. If there are any problems with a Lot then you must notify us within 7 days of receipt of the Lot, specifying the nature of the problem. We may then request that the Lot is returned to us for inspection. Save as set out in clause 5.13, the cancellation of the sale of any Lot and the refund of the corresponding purchase price is entirely at our sole discretion. We will not normally exercise that discretion if the Lot is not received by us in the same condition that it was in at the auction date.
- 4.14.2 No lot may be returned on account of condition if the condition was stated by a third party grading company (including, but not limited to PCGS, NGC, ANACS, ICG, PMG, WBG, Legacy Currency Grading).
- 5 **AFTER THE AUCTION**
- 5.1 **Buyer's Premium and other charges**  
In addition to the Hammer Price, you must pay us the Buyer's Premium at a rate of 20% of the final Hammer price of each lot, postage charge and a fee for paying by card.
- 5.2 **Value Added Tax**  
Other than in respect of Zero-rated Lots (o) VAT is chargeable on the Hammer price and the Buyer's premium of daggered (†) and (Ω) lots at the standard rate (currently 20%), and on lots marked (x) at the reduced rate (currently 5% on the Hammer price and 20% on the Buyer's premium). VAT on Margin scheme lots (identified by the absence of any VAT symbol next to the lot number) is payable at 20% on the Buyer's premium only.
- 5.3 **VAT Refunds**
- General**
- 5.3.1 As we remain liable to account for VAT on all Lots unless they have been exported outside the EU within 3 months of the date of sale, you will generally be asked to deposit all amounts of VAT invoiced. However, if a Spink nominated shipper is instructed, then any refundable VAT will not be collected. In all other cases credits will be made when proof of export is provided. If you export the Lot yourself you must obtain shipping documents from the Shipping Department for which a charge of £50 will be made.
- 5.3.2 If you export the Lot you must return the valid proof of export certificate to us within 3 months of the date of sale. If you fail to return the proof of export certificate to us within such period and you have not already accounted to us for the VAT, you will be liable to us for the full amount of the VAT due on such Lot and we shall be entitled to invoice you for this sum.
- 5.3.3 To apply for a refund of any VAT paid, the proof of export certificate must be sent to our Shipping Department clearly marked 'VAT Refund' within 3 months of the date of sale. No payment will be made where the total amount of VAT refundable is less than £50 and Spink will charge £50 for each refund processed.
- VAT Refunds - Buyers from within the EU**
- 5.3.4 VAT refunds are available on the Hammer Price and Buyer's Premium of Daggered (†) and Investment Gold (g) Lots. You must certify that you are registered for VAT in another EU country and that the Lot is to be removed from the United Kingdom within 3 months of the date of sale.
- 5.3.5 Where an EU buyer purchases a Lot on which import VAT has been charged, no refund of VAT is available from us. It may be possible to apply directly for a refund on form VAT 65 to HM Revenue & Customs Overseas Repayment Section, Londonderry.
- VAT Refunds - Buyers from outside the EU**
- 5.3.6 Where a Lot is included within the Auctioneers' Margin Scheme and evidence of export from the EU is produced within 3 months of the date of sale, the VAT on Buyer's Premium may be refunded.
- 5.3.7 Where the Lot is marked as a Daggered (†) Lot the VAT charged on the Hammer Price may be refunded where evidence of export from the EU is produced within 3 months of the date of sale. A refund of VAT charged on the Buyer's Premium can also be made on receipt of proof of business as a collectibles dealer.
- 5.3.8 Where the Lot is marked as an Omega (Ω) Lot or an Import VAT (x) Lot and evidence of export from the EU is produced within 3 months of the date of sale, the VAT charged on both the Hammer Price and Buyer's Premium may be refunded. Where required, we can advise you on how to export such Lots as a specific form of export evidence is required. Where we advise you on the export of the Lots, please be aware that the ultimate responsibility in respect of obtaining a valid proof of export certificate will lie with you and we will not be responsible for your failure to obtain such certificate.
- 5.3.9 Lot marked as Investment Gold (g) is exempt from VAT on Hammer price. A refund of VAT charged on the Buyer's Premium can be made on receipt of proof of business as a collectibles dealer and where evidence of export from the EU is produced within 3 months of the date of sale.
- 5.4 **Payment**
- 5.4.1 You must provide us with your full name and permanent address and, if so requested, details of the bank from which any payments to us will be made. You must pay the full amount due (comprising the Hammer Price, the Buyer's Premium and any applicable VAT) within seven days after the date of the sale. This applies even if you wish to export the Lot and an export licence is (or may be) required.
- 5.4.2 You will not acquire title to the Lot until all amounts due have been paid in full. This includes instances where special arrangements were made for release of Lot prior to full settlement.
- 5.4.3 Payment should be made in sterling by one of the following methods:
- Direct bank transfer to our account details of which are set out on the invoice. All bank charges shall be met by you. Please ensure that your client number is noted on the transfer.
  - By cheque or bank draft made payable to Spink and Son Ltd and sent to Spink at 69 Southampton Row, Bloomsbury, London WC1B 4ET. Please note that the processing charges for payments made by cheques or bank drafts drawn on a non-U.K bank shall be met by you. Please ensure that the remittance slip printed at the bottom of the invoice is enclosed with your payment.

- (iii) By Visa or Mastercard. All Corporate cards regardless of origin and Consumer debit and credit cards issued outside the EU are subject to a fee of 3%. For all card payments there are limits to the amounts we will accept depending on the type of card being used and whether or not the cardholder is present.
- 5.4.4 Payments should be made by the registered buyer and not by third parties, unless it has been agreed at the time of registration that you are acting as an agent on behalf of a third party.
- 5.5 Invoices**  
Invoices may consist of one or more pages and will show: Zero rated Lots (o); no symbol Lots sold under the Auctioneers' Margin Scheme; Lots marked (g) special scheme Investment Gold; Daggered Lots (†), imported Lots marked (x) and (Ω), (c) Lots with Zero rated hammer for EU VAT registered buyers.
- 5.6 Collection of Purchases**  
5.6.1 Unless specifically agreed to the contrary, we shall retain lots purchased until all amounts due to us, or to the Spink Group, have been paid in full. Buyers will be required to pay for their lots when they wish to take possession of the same, which must be within 7 days of the date of the sale, unless prior arrangements have been made with Spink. Without prior agreement, lots will not be released until cleared funds are received with regard to payments made by cheque.  
5.6.2 Unless we notify you to the contrary, items retained by us will be covered in accordance with our policy which is available for inspection at our offices from the date of sale for a period of seven days or until the time of collection, whichever is sooner. After seven days or from the time of collection, whichever is the earlier, the Lot will be entirely at your risk.  
5.6.3 Our policy will not cover and we are unable to accept responsibility for damage caused by woodworm, changes in atmospheric conditions or acts of terrorism.
- 5.7 Notification**  
We are not able to notify successful bidders by telephone. While Invoices are sent out by email or mail after the auction we do not accept responsibility for notifying you of the result of your bid. You are requested to contact us by telephone or in person as soon as possible after the auction to obtain details of the outcome of your bids to avoid incurring charges for late payment.
- 5.8 Packing and handling**  
5.8.1 We shall use all reasonable endeavours to take care when handling and packing a purchased Lot but remind you that after seven days or from the time of collection, whichever is sooner, the Lot is entirely at your risk. Our postage charges are set out at the back of the catalogue.  
5.8.2 It is the responsibility of the Buyer to be aware of any Import Duties that may be incurred upon importation to the final destination. Spink will not accept return of any package in order to avoid these duties. The onus is also on the Buyer to be aware of any Customs import restrictions that prohibit the importation of certain collectibles. Spink will not accept return of the Lot(s) under these circumstances. Spink will not accept responsibility for Lot(s) seized or destroyed by Customs.  
5.8.3 If the Buyer requires delivery of the Lot to an address other than the invoice address this will be carried out at the discretion of Spink.
- 5.9 Recommended packers and shippers**  
If required our shipping department may arrange shipment as your agent. Although we may suggest carriers if specifically requested, our suggestions are made on the basis of our general experience of such parties in the past and we are not responsible to any person to whom we have made a recommendation for the acts or omissions of the third parties concerned.
- 5.10 Remedies for non-payment or failure to collect purchases**  
5.10.1 If you fail to make payment within seven days of your stipulated payment date set out in your invoice, we shall be entitled to exercise one or more of the following rights or remedies:  
5.10.1.1 to charge interest at the rate of 2% per month compound interest, calculated on a daily basis, from the date the full amount is due;  
5.10.1.2 to set off against any amounts which the Spink Group may owe you in any other transaction the outstanding amount remaining unpaid by you;  
5.10.1.3 we may keep hold of all or some of your Lots or other property in the possession of the Spink Group until you have paid all the amounts you owe us or the Spink Group, even if the unpaid amounts do not relate to those Lots or other property. Following fourteen days' notice to you of the amount outstanding and remaining unpaid, the Spink Group shall have the right to arrange the sale of such Lots or other property. We shall apply the proceeds in discharge of the amount outstanding to us or the Spink Group, and pay any balance to you;  
5.10.1.4 where several amounts are owed by you to the Spink Group in respect of different transactions, to apply any amount paid to discharge any amount owed in respect of any particular transaction, whether or not you so direct;  
5.10.1.5 to reject at any future auction any bids made by you or on your behalf or obtain a deposit from you before accepting any bids.  
5.10.2 If you fail to make payment within thirty-five days, we shall in addition be entitled to:  
5.10.2.1 to cancel the sale of the Lot or any other item sold to you at the same or any other auction;  
5.10.2.2 to arrange a resale of the Lot, publicly or privately, and, if this results in a lower price being obtained, claim the balance from you together with all reasonable costs including a 20% seller's commission, expenses, damages, legal fees, commissions and premiums of whatever kind associated with both sales or otherwise, incurred in connection with your failure to make payment;  
5.10.2.3 when reselling the Lot, place a notice in our catalogue stating that you successfully purchased the Lot at auction but have subsequently failed to pay the Hammer Price of the Lot; or  
5.10.2.4 take any other appropriate action as we deem fit.  
5.10.3 If you fail to collect within fourteen days after the sale, whether or not payment has been made, you will be required  
5.10.3.1 to pay a storage charge of £2 per item per day plus any additional handling cost that may apply.  
5.10.3.2 you will not be entitled to collect the Lot until all outstanding charges are met, together with payment of all other amounts due to us.
- 5.11 Use of Default Information**  
If you fail to make payment for a Lot in accordance with these Terms and Conditions:  
5.11.1 we reserve the right to refuse you the right to make bids for any future auction irrespective of whether previous defaults have been settled; and  
5.11.2 you acknowledge that we may (as necessary for our legitimate interests those of other auctioneers and live bidding platforms in referencing customers and avoiding customer defaults) disclose details of such default to other auctioneers and live bidding platforms, which will include your name, address, nature of the default and the date of the default.  
Auctioneers or live bidding platforms who receive details of the default may rely on such information when deciding whether to enter into a transaction with you in the future.
- 5.12 Export Licence**  
5.12.1 If required we can, at our discretion, advise you on the detailed provisions of the export licensing regulations. Where we advise you in relation to export licensing regulations the ultimate responsibility in respect of any export will lie with you and we will not be responsible for your failure to apply for any necessary licences.  
5.12.2 If the Lot is going to be hand carried by you, you may be required to produce a valid export licence to us or sign a waiver document stating that a licence will be applied for.  
5.12.3 You should always check whether an export licence is required before exporting. Export licences are usually obtained within two or three weeks but delays can occur.  
5.12.4 Unless otherwise agreed by us in writing, the fact that you wish to apply for an export licence does not affect your obligation to make payment within seven days nor our right to charge interest on late payment.  
5.12.5 If you request that we apply for an export licence on your behalf, we shall be entitled to recover from you our disbursements and out of pocket expenses in relation to such application, together with any relevant VAT.  
5.12.6 We will not be obliged to rescind a sale nor to refund any interest or other expenses incurred by you where payment is made by you despite the fact that an export licence is required.
- 5.13 Refund in the case of Forgery**  
5.13.1 A sale will be cancelled, and the amount paid refunded to you if a Lot (other than a miscellaneous item not described in the catalogue) sold by us proves to have been a Forgery. We shall not however be obliged to refund any amounts if either (a) the catalogue description or saleroom notice at the auction date corresponded to the generally accepted opinion of scholars or experts at that time, or fairly indicated that there was a conflict of opinions, or (b) it can be demonstrated that the Lot is a Forgery only by means of either a scientific process not generally accepted for use until after publication of the catalogue or a process which at the date of the auction was unreasonably expensive or impracticable or likely to have caused damage to the Lot. Furthermore, you should note that this refund can be obtained only if the following conditions are met:  
5.13.1.1 you must notify us in writing, within seven days of the receipt of the Lot(s), that in your view the Lot concerned is a Forgery;  
5.13.1.2 you must then return the item to us within fourteen days from receipt of the Lot(s), in the same condition as at the auction date; and  
5.13.1.3 as soon as possible following return of the Lot, you must produce evidence satisfactory to us that the Lot is a Forgery and that you are able to transfer good title to us, free from any third party claims.  
5.13.1.4 you must provide to us all evidence obtained by you that a Lot is a Forgery no later than 7 days after you receive such evidence.  
5.13.2 In no circumstances shall we be required to pay you any more than the amount paid by you for the Lot concerned and you shall have no claim for interest.  
5.13.3 The benefit of this guarantee is not capable of being transferred, and is solely for the benefit of the person to whom the original invoice was made out by us in respect of the Lot when sold and who, since the sale, has remained the owner of the Lot without disposing of any interest in it to any third party.  
5.13.4 We shall be entitled to rely on any scientific or other process to establish that the Lot is not a Forgery, whether or not such process was used or in use at the date of the auction.



## 6 LIABILITY

Nothing in these Terms and Conditions limits or excludes our liability for:

- 6.1 death or personal injury resulting from negligence; or
- 6.2 any damage or liability incurred by you as a result of our fraud or fraudulent misrepresentation.

## 7 USE OF YOUR PERSONAL INFORMATION

7.1 We will use the personal information you provide to us as set out in our privacy notice (available at <https://spink.com/privacy-policy>) and in particular to:

- 7.1.1 process the bids you make on Lots (whether successful or otherwise) and other auction related services we provide;
  - 7.1.2 process your payment relating to a successful purchase of a Lot;
  - 7.1.3 arrange for delivery of any Lot you purchase, which will include passing your details to shipping providers and, on overseas deliveries, to customs where they make enquiries regarding the Lot;
  - 7.1.4 inform you about similar products or services that we provide, but you may stop receiving these at any time by contacting us.
- 7.2 In accordance with clause 4.2, we may pass your information to credit reference agencies in order to obtain credit checks from them, and they may keep a record of any search that they do.
- 7.3 In accordance with clause 5.11, where you default on making payment for a Lot in accordance with these terms and conditions we may disclose details of such default to other auctioneers and live bidding platforms.
- 7.4 We are also working closely with third parties (including, for example, other auctioneers and live bidding platforms) and may receive information about you from them.
- 7.5 Where you provide us with personal information about other individuals, you must ensure that your provision of that information is compliant with applicable data protection law.

## 8 COPYRIGHT

- 8.1 We shall have the right (on a non-exclusive basis) to photograph, video or otherwise produce an image of the Lot. All rights in such an image will belong to us, and we shall have the right to use it in whatever way we see fit.
- 8.2 The copyright in all images, illustrations and written material relating to a Lot is and shall remain at all times our property and we shall have the right to use it in whatever way we see fit. You shall not use or allow anyone else to use such images, illustrations or written material without our prior written consent.

## 9 VAT

You shall give us all relevant information about your VAT status and that of the Lot to ensure that the correct information is printed in the catalogues. Once printed, the information cannot be changed. If we incur any unforeseen cost or expense as a result of the information being incorrect, you will reimburse to us on demand the full amount incurred.

## 10 NOTICES

All notices given under these Terms and Conditions may be served personally, sent by 1st class post, or faxed to the address given to the sender by the other party. Any notice sent by post will be deemed to have been received on the second working day after posting or, if the addressee is overseas, on the fifth working day after posting. Any notice sent by fax or served personally will be deemed to be delivered on the first working day following despatch.

## 11 ADDITIONAL PROVISIONS

The following provisions of this clause 11 shall apply only if you are acting for the purposes of your business.

### 11.1 Limitation of Liability

Subject to clause 6, we shall not be liable, whether in tort (including for negligence) or breach of statutory duty, contract, misrepresentation or otherwise for any:

- 11.1.1 loss of profits, loss of business, depletion of goodwill and/or similar losses, loss of anticipated savings, loss of goods, loss of contract, loss of use, loss of corruption of data or information; or
- 11.1.2 any special, indirect, consequential or pure economic loss, costs, damages, charges or expenses.

### 11.2 Severability

If any part of these Terms and Condition is found by any court to be invalid, illegal or unenforceable, that part may be discounted and the rest of the conditions shall continue to be valid and enforceable to the fullest extent permitted by law.

### 11.3 Force majeure

We shall have no liability to you if we are prevented from, or delayed in performing, our obligations under these Terms and Conditions or from carrying on our business by acts, events, omissions or accidents beyond our reasonable control, including (without limitation) strikes, lock-outs or other industrial disputes (whether involving our workforce or the workforce of any other party), failure of a utility service or transport network, act of God, war, riot, civil commotion, malicious damage, compliance with any law or governmental order, rule, regulation or direction, accident, breakdown of plant or machinery, fire, flood, storm or default of suppliers or subcontractors.

## 11.4 Waiver

11.4.1 A waiver of any right under these Terms and Conditions is only effective if it is in writing and it applies only to the circumstances for which it is given. No failure or delay by a party in exercising any right or remedy under these Terms and Conditions or by law shall constitute a waiver of that (or any other) right or remedy, nor preclude or restrict its further exercise. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that (or any other) right or remedy.

11.4.2 Unless specifically provided otherwise, rights arising under these Terms and Conditions are cumulative and do not exclude rights provided by law.

## 11.5 Law and Jurisdiction

11.5.1 These Terms and Conditions and any dispute or claim arising out of or in connection with them or their subject matter, shall be governed by, and construed in accordance with, the law of England and Wales.

11.5.2 The parties irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of, or in connection with, Terms and Conditions or their subject matter.

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## Postal Charges

### Prices for all items including postage and packaging

Invoice Value	UK	EU	Rest of the World
Up to £1,500	£12	£18	£25
Up to £10,000	£20	£40	£50
Above £10,001	£30	£60	£75

Shipments of more than 2kg or volumetric measurement of more than 2kg have to be sent by courier. Certain countries may incur extra charge when courier services are required by our insurance policy. For lots sent by courier please contact [Auctionteam@spink.com](mailto:Auctionteam@spink.com) for calculation of any further relevant cost in addition to the above charges.

## Value Added Tax (VAT)

### Charging of (VAT) at Auction

The information shown on this page sets out the way in which Spink intends to account for VAT.

#### i. Auctioneers' Margin Scheme

1. Where possible, we will offer Lots for sale under the Auctioneers' Margin Scheme. Such Lots can be identified by the absence of any VAT symbol next to the Lot number in the catalogue and will not be subject to VAT on the Hammer Price.
2. Where Lots are sold using the Auctioneers' Margin Scheme to UK VAT-registered businesses, the VAT on Buyers' Premium is not recoverable as input tax. Upon request on sale day, we will issue invoices that show VAT separately on both the Hammer Price and the Buyer's Premium. This will enable VAT-registered businesses to recover the VAT charged as input tax, subject to the normal rules for recovering input tax.

#### ii. Zero-Rated Lots

Limited Categories of goods, such as books, are Zero-rated (o) for VAT in the United Kingdom. Such Lots are offered under the Auctioneers' Margin Scheme. In these circumstances no VAT will be added to the Buyer's premium.

#### iii. Daggedged Lots

Lots which are Daggedged (†) in the catalogue are subject to VAT at 20% on both the Hammer Price and the Buyer's Premium.

#### iv. Imported and Omega Lots

Lots which are marked (x) in the catalogue are subject to VAT at 5% on the Hammer price plus 20% on the Buyer's premium. Lots which bear the Omega symbol (Ω) are subject to VAT at 20% on the Hammer Price and on the Buyer's Premium. This VAT is payable on items imported from outside the EU. In these cases we have used a temporary importation procedure, which in effect means that the point of importation is deferred until the Lot has been sold. At this point the Buyer is treated as the importer and is liable to pay the import VAT due. We will collect the VAT from you and pay it to HM Customs and Excise on your behalf.

#### v. Investment Gold Lots

Lots marked (g) in the catalogue are exempt from VAT on the Hammer Price and are subject to VAT at 20% on the Buyer's Premium. A refund of VAT charged on the Buyer's Premium can also be made on receipt of proof of business as a collectibles dealer outside of the EU.

# SPINK

LONDON

1666

## SALE CALENDAR 2020

### STAMPS

17-31 January	Stamps and Covers of the World e-Auction	London	20112
28 January	The Freshwater Collection of United States	New York	172
29 January	The 'Lionheart' Collection of Great Britain and British Empire - Part XI	London	20011
29-30 January	The Philatelic Collectors' Series Sale	London	20010
29 January	The Philatelic Collectors' Series Sale	New York	173
18 March	"Dubois" British Commonwealth Collection of Stamps and Covers	London	20024
15 April	The Philatelic Collectors' Series Sale	London	20026
16 April	British Borneo Stamps	London	20027
13 May	The Gary Diffen Collection of Australian Colonies Errors, Part 1 (New South Wales, Queensland and Tasmania)	London	20030
13 May	The "Libra" Collection of Basutoland, Bechuanaland and Swaziland 1961 Decimal Surcharges	London	20031
13 June	Stamps and Covers of South East Asia	Singapore	20033

### COINS

19 January	The Numismatic Collector's Series at NY INC, Grand Hyatt	New York	355
23-30 January	The Numismatic Collector's Series e-Auction	New York	356
3-10 February	Spink Numismatic e-Circulars: World Coins and Medals	London	20121
6-20 February	Ancient Coins e-Auction featuring Coins from the Michael Kelly and Nomos Brasiliana Collections and other properties	London	20126
24-25 March	British Coins and Commemorative Medals	London	20004
25-26 March	Banknotes, Bonds & Shares and Coins of China and Hong Kong	Hong Kong	CSS48

### BANKNOTES

17 January	World Banknotes at NY INC, Grand Hyatt	New York	354
19 January	The Numismatic Collector's Series at NY INC, Grand Hyatt	New York	355
23-30 January	The Numismatic Collector's Series e-Auction	New York	356
30 January	The Omar Waddington Collection of Banknotes	New York	358
12 February	A Charity Auction of Scottish £20 Banknotes	London	20028
25-26 March	Banknotes, Bonds & Shares and Coins of China and Hong Kong	Hong Kong	CSS48
7-8 April	World Banknotes	London	20008
8 April	Charity Auction of Bank of England Notes	London	20036

### MEDALS

19 January	The Numismatic Collector's Series at NY INC, Grand Hyatt	New York	355
20-30 January	The Numismatic Collector's Series e-Auction	New York	356
22-23 April	Orders, Decorations and Medals	London	20001

### BONDS & SHARES

9-22 January	Bonds and Share Certificates of the World e-Auction	London	20016
5-18 February	Stocks and Bonds of the United States of America e-Auction	London	20117
4/5 January	Banknotes, Bonds & Shares and Coins of China and Hong Kong	Hong Kong	CSS45
19 January	The Numismatic Collector's Series at NY INC, Grand Hyatt	New York	355
25-26 March	Banknotes, Bonds & Shares and Coins of China and Hong Kong	Hong Kong	CSS48

### HISTORICAL DOCUMENTS

23-30 January	Autographs and Documents e-Auction	New York	352
25 June	Autographs, Historical Documents, Ephemera and Postal History	London	20025

### LIFESTYLE COLLECTABLES

16-27 January	A Rare Collection of Early Cutlery, Personal Implements, Measuring Devices and Scientific Instruments	London	20020
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The above sale dates are subject to change

Spink offers the following services:

- VALUATIONS FOR INSURANCE AND PROBATE FOR INDIVIDUAL ITEMS OR WHOLE COLLECTIONS -
- SALES ON A COMMISSION BASIS EITHER OF INDIVIDUAL PIECES OR WHOLE COLLECTIONS -





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