



## The Bank House, 88 High Street, Coldstream - TD12 4AG

Offers Over £775,000

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## The Bank House

88 High Street, Coldstream

Bank House is a striking late Victorian French Renaissance-style residence, originally built for the Bank of Scotland and now a substantial family home with a south-facing garden and elevated views over the River Tweed.

- Breathtaking Views of the River Tweed
- Large South Facing Garden
- Period Features Including The Bank Vault
- Renovated to a High Standard
- Within a Short Walk of Town Amenities
- Extensive Accommodation Previously Used for Guest Rooms



## Property Description

Bank House is a striking late Victorian residence designed in the French Renaissance style, occupying an elevated position with commanding views over the River Tweed. Purpose-built for the Bank of Scotland in the late 19th century, with plans dating from 1891, the building operated as a bank until 2017 before being thoughtfully incorporated into the adjoining house to create a substantial and characterful family home. Throughout, the property successfully blends its rich architectural heritage with modern comforts while retaining many original features that reflect its fascinating history.

The ground floor is particularly well suited to both family living and entertaining. To the rear, a spacious family kitchen enjoys a large window framing views of the south-facing garden and the river beyond. Traditional details, including wood panelling and ornate cornicing, are elegantly complemented by contemporary midnight-blue cabinetry and light quartz worktops. The kitchen flows seamlessly into the former banking hall, now an impressive family room featuring a full stone floor with underfloor heating, dual-aspect windows, a substantial wood-burning stove and the original bank vault, creating a unique focal point within the home.

A vestibule with original mosaic tiled flooring and stained-glass entrance doorway provides a fitting introduction to the property's period character. Additional ground floor accommodation includes a welcoming entrance hall, a laundry room, a WC and a former bank manager's office, currently utilised as a physiotherapy treatment room. Adjacent to the banking hall is a further room which offers potential for conversion to provide additional bathroom facilities, subject to the necessary consents.

The lower ground floor has previously operated as guest house accommodation and comprises three bedrooms and three shower rooms. In addition, there is a traditional cold room, currently utilised for storage but originally intended as a cold larder, together with a dedicated hot water tank serving two of the three shower rooms. This level would lend itself well to continued guest accommodation or conversion into a self-contained guest apartment, subject to the necessary consents.





On the first floor, five well-proportioned bedrooms are complemented by two bath/shower rooms, together with an elegant formal drawing room, perfectly positioned to take full advantage of the spectacular outlook across the River Tweed and towards the Cheviot Hills. Beautiful stained-glass cupolas allow natural light to stream into the upper landing, creating an attractive architectural feature.

A mezzanine-level bath/shower room, positioned on the stairwell, provides additional facilities for guests occupying the upper floor. The second floor, also previously utilised for guest accommodation, provides four further double bedrooms, one of which benefits from an en-suite shower room, together with a substantial storage room which also provides access to the roof, offering excellent flexibility for a variety of uses.

Overall, Bank House is a unique and substantial home that combines historic charm, generous proportions and an exceptional setting in the heart of Coldstream, enjoying breathtaking views and remarkable versatility for modern family living.

### **Accommodation Comprises**

Ground Floor – Entrance Vestibule, Kitchen, Banking Hall/Family Room, Vault, Utility/Laundry Room, Treatment Room/Study, WC, Rear Vestibule and a Further Room Offering Potential for Conversion to a Shower Room or Bathroom.

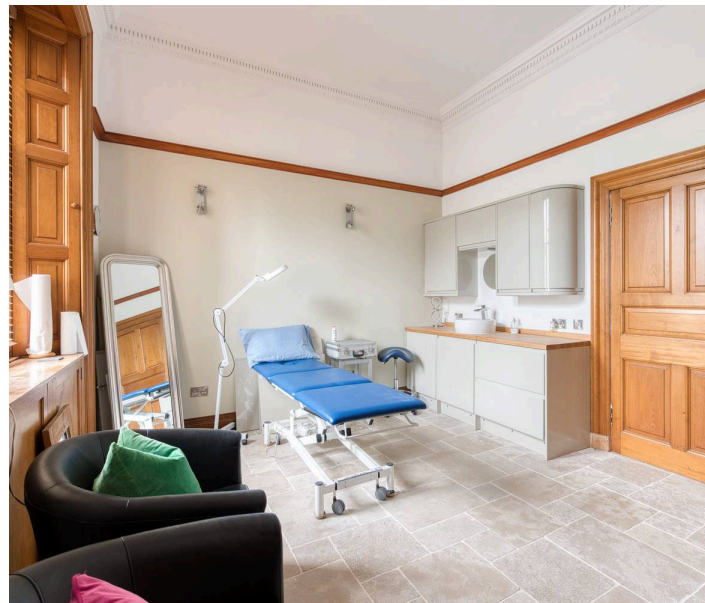
First Floor – Five Double Bedrooms, Two Bathrooms, Drawing Room.

Second Floor – Four Double Bedrooms, One En-Suite Shower Room, Family Bathroom, Large Maintenance Store with Roof Access

Lower Ground Floor – Three Bedrooms (One En-Suite), Two Shower Rooms, Traditional Cold Room

Garden & Grounds – Large South-Facing Garden, Water Features, Mature Orchard with Apple, Pear and Plum Trees, Rhubarb Patch, Mature Trees and Shrubs, Patio, Large Lawn and Off-Street Parking for Five Cars.





## General Remarks

### What3words

<https://w3w.co/unpacked.start.likewise>

### Tenure

Freehold

### Council Tax

Band H

### Energy Efficiency Rating

Rated D (67)

### Local Authority

Scottish Borders Council

### Services

Mains electricity, water, drainage, gas central heating.

Fibre broadband services available

### Fixtures and Fittings

All fitted carpets, curtain poles, blinds, light fittings and integrated appliances form part of the sale

### Listing and Conservation

Bank House is Grade B Listed and lies within the conservation area of Coldstream

### Distances

Kelso 9.5 miles, Duns 10 miles, Berwick upon Tweed Train Station 16 miles, Edinburgh 49 miles, Melrose 27 miles (All distances are approximate).









## Area Insights

Coldstream lies on the bank of the River Tweed and is a small town offering an array of amenities. The town offers a wonderful community spirit, and the local conveniences of Coldstream are on the doorstep. Coldstream offers some particularly beautiful walks along the banks of the River Tweed and within the grounds of the Hirsell Estate and surrounding countryside.

Coldstream is a picturesque town full of Scottish charm and character and is home to the Coldstream Guards, one of the oldest regiments in the British Army. Coldstream offers a range of amenities and local shops including a Co-op supermarket, a first-class butcher and baker, a medical centre, an excellent children's playpark and several take away restaurants. Coldstream also offers a number of local attractions such as the Coldstream Museum, and the popular Civic Week held each August.

The historic market town of Kelso lies around 9 miles from The Bank House. Kelso houses a number of the major supermarket chains, excellent local shopping, several public houses and restaurants and a number of historical attractions such as Kelso Abbey and Floors Castle. Kelso also offers the world famous Kelso Races Course and leisure facilities which include a swimming pool, fitness centre and 2 fantastic golf courses, the championship course at the Schloss Hotel and Kelso Golf Club.

The countryside surrounding the house offers an excellent choice of attractions such as The Hirsell, Paxton House and numerous other historic houses, and the particularly beautiful coastline around St Abbs and Coldingham. The Northumberland National Park (Britain's biggest National Park) and the Cheviot Hills are only a 20-minute drive from The Banks House and the historic towns of Melrose and Jedburgh are also nearby.

Coldstream is a quiet and peaceful area but offers excellent links to Edinburgh, Newcastle and even London. The A697 provides easy commutable access to Scotland's capital city, Newcastle and Berwick upon Tweed which is only a 20-minute drive away. Berwick offers a mainline train station and a regular service up and down the country, with London being only a 3 ½ hour journey away.



## Useful Links

Coldstream Butchers, G.J. Sanderson-  
<https://www.gjsandersonbutchers.co.uk>

Coldstream Medical Centre-  
<https://www.coldstreamhc.co.uk>

Coldstream Primary School-  
[https://www.scotborders.gov.uk/directory\\_record/20101/coldstreamprimaryschool](https://www.scotborders.gov.uk/directory_record/20101/coldstreamprimaryschool)

The Hirsell Estate, Café & Farm Shop-  
<https://www.thehirsell.co.uk>

Kelso Swimming Pool-  
<https://www.liveborders.org.uk/health/swimming/swimming-pools/kelso-swimming-pool>

Abbey Fitness, Kelso- <http://www.abbeyfitness.co.uk>

Kelso High School- <https://www.kelsohighschool.org.uk>

Longridge Towers School- <https://lts.org.uk>

Kelso Rugby Club- <https://www.kelsorfc.co.uk>

Kelso Racecourse- <https://www.kelso-races.co.uk>

Schloss Roxburghe Hotel & Golf Course- <https://schlosshotel-roxburghe.com/en/home>

Kelso Golf Club- <http://www.kelsogolfclub.co.uk>

Paxton House- <https://paxtonhouse.co.uk>









**Total: 6834 sq. Ft, 636 m2**

Basement: 912 sq. Ft, 85 M2, First Floor: 1958 sq. Ft, 182 M2, Second Floor: 2300 sq. Ft, 214 M2, Third Floor: 1664 sq. Ft, 155 m2

Excluded Areas: Cold Storage: 102 sq. Ft, 9 M2, Patio: 117 sq. Ft, 11 M2, Porch: 78 sq. Ft, 7 M2,

Room: 97 sq. Ft, 9 M2, Utility: 223 sq. Ft, 21 M2, Storage: 147 sq. Ft, 14 M2,

Open To Below: 21 sq. Ft, 2 M2, Walls: 419 sq. Ft, 38 m2





### **Compliance**

All successful bidders will be subject to third party proof of funding and AML (Anti Money Laundering) checks. These checks will consist of proof of address, proof of ID and proof of how the purchase is being funded. Please note there will be a charge of £25 + VAT £30 total per individual. To find out how we process Personal Data, please refer to our privacy policy: <https://www.patonandco.com/privacy-policy/>

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1. The property is sold with all faults and defects, whether of condition or otherwise and neither the seller nor Paton & Co, the selling agent, are responsible for such faults and defects, nor for any statement contained in the particulars of the property prepared by the said agent. 2. The Purchaser(s) shall be deemed to acknowledge that he/she has not entered into contract in reliance on the said statements, that he/she has satisfied himself as to the content of each of the said statements by inspection or otherwise and that no warranty or representation has been made by the seller or the said agents in relation to or in connection with the property. 3. Any error, omission, or misstatement in any of the said statements shall not entitle the purchaser(s) to rescind or to be discharged from this contract, nor entitle either party to compensation or damages nor in any circumstances to give either party any cause for action.

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## Paton & Co

Paton & Co LLP, Conduit House - TD15 1TB

01289542400 • [enquiries@patonandco.com](mailto:enquiries@patonandco.com) • [www.patonandco.com/](http://www.patonandco.com/)

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