



INTERNET BANKING

The following Terms and Conditions apply if you have registered for Cater Allen Internet Banking (the "Internet Banking Service"). Please note, these Terms and Conditions are in addition to the existing Personal or Non-Personal Terms and Conditions which apply to your Account(s) and services and all appropriate information which we give you before you open your Account. All your existing Terms and Conditions remain effective.

You will be able to cancel the service at any time, for which there will be no charge.

After you have registered for the Internet Banking Service you will be able to view and, where applicable, use your Account(s) via the internet. Your existing services will remain unaffected, for example the Cater Allen Telephone Banking Service.

1. The Internet Banking Service

- (a) When you register for the Internet Banking Service you will receive a 6-digit PAC code if you do not already have one, plus a temporary Internet Banking Password. You will be asked to change this temporary password to a new password when you first log in. You will be prompted to use your new password along with your other credentials (Customer ID/ User Name and 6-digit PAC) when logging in or changing credentials.
 - (b) The Personal or Non-Personal Terms and Conditions explain how you must protect your Personal Security Information, and when we may invalidate, withdraw or suspend your Personal Security Information.
 - (c) If you have any Account in more than one name, the relevant people as agreed on your Account Mandate will be issued with Personal Security Information when you register for the Internet Banking Service.
 - (d) The Personal or Non-Personal Terms and Conditions explain when we may refuse to act on any instructions which are unclear or if we doubt their authenticity.
 - (e) The Personal or Non-Personal Terms and Conditions explain when you will and will not be liable for transactions, including Internet Banking transactions.
- (c) You will be sent a text message containing an 8 character One Time Passcode to the mobile phone number registered with us for use of the One Time Passcode function. This One Time Passcode and associated information contained in the text will allow you to verify and complete certain transactions via the Internet Banking Service in conjunction with your Internet Banking log-in credentials. This One Time Passcode can only be used once per transaction and will expire as soon as you use it or if your session using the Internet Banking Service is ended before the One Time Passcode is used. The Internet Banking Service will prompt you when a separate One Time Passcode is required.
 - (d) When you add or seek to make a payment to a new payee using Internet Banking, you will be asked to input a One Time Passcode as part of the process. Once a new payee is verified with a One Time Passcode, future payments to that payee may be made without entering another One Time Passcode. If you do not intend to make any future payments, we recommend you delete this payee after payment.
 - (e) Repeated failure to use the correct One Time Passcode will prevent you from completing the transaction.
 - (f) If you are sent a One Time Passcode to your mobile phone but do not receive it (after checking that you have mobile reception), you can request a new One Time Passcode by requesting the transaction again.
 - (g) Whenever you use the One Time Passcode function you must take all reasonable precautions to prevent anyone else from accessing your confidential information including the One Time Passcode(s) that will be sent to you. You must never disclose your One Time Passcode verbally to any individual even if they claim to be our employee or agent or the Police.
 - (h) We will only ever send you a One Time Passcode when you have requested specific transactions or changes to your Account(s) whilst using the services or we need to verify your identity.
 - (i) In requesting to use the One Time Passcode service function, you agree that you will notify us as soon as possible should any of the following occur, by telephoning 0800 092 3300:
 - (i) Your registered mobile phone number changes;
 - (ii) Your contract with your mobile phone network operator ends;
 - (iii) You suspect that someone else knows your Internet Banking log-in credentials;
 - (iv) Your registered mobile phone is lost, stolen or no longer under your control. You also agree that you will notify your mobile phone network provider if your registered mobile phone is lost, stolen or no longer under your control.

2. The One Time Passcode

- (a) The One Time Passcode is an added security function integral to your use of the Internet Banking Service. For the One Time Passcode to work, you must have registered your mobile phone number with us in respect of your Account(s). The registered mobile phone must be able to receive calls and text messages.
- (b) If you do not register a mobile phone number with us, your access to the Internet Banking Service may be limited; for instance you will not be able to set up or amend new payees.

- (j) If you change your mobile phone number we will send a text message to the original mobile phone or device number confirming that your details have been updated. If you receive a text message on your original mobile phone or other mobile device number informing you of a change, and you did not instruct us to make a change, you should contact us immediately on 0800 092 3300.

3. Termination and suspension of the services

- (a) This agreement does not have a fixed duration and will continue until either you or we end it.
- (b) You can cancel the Internet Banking Service at any time by calling us or writing to us at Cater Allen Private Bank, Santander House, 9 Nelson Street, Bradford BD1 5AN.
- (c) If you cancel the Internet Banking Service, you will not be able to access any online-only Accounts.
- (d) We may terminate your use of any of the Internet Banking Service at any time by giving you at least two months' written notice (including email or text alerts).
- (e) We may also terminate or suspend your use of the Internet Banking Service if we terminate or suspend your use of your Account(s) in accordance with the Personal or Non-Personal Terms and Conditions.

4. Changes to these conditions

- (a) We can change any of these Terms and Conditions, including introducing or changing charges, provided we give you at least two months' notice in advance of the change.
- (b) We can give you notice on the log on page of the Internet Banking Service, by post, email, text or by any other means we agree with you. You should check our website regularly for such messages.
- (c) The new terms will apply automatically at the end of the notice period, but if you do not want to agree to the change, you can stop using the Internet Banking Service without paying any extra charges or interest, at any time until the change takes effect. If you continue using the Internet Banking Service after this, we'll assume you've accepted the change.
- (d) We may also make changes to the Internet Banking Service from time-to-time and ask you to agree to them through the website, for example software updates or improvements in functionality.

5. General

- (a) We may transfer any of our rights and obligations under these Terms and Conditions to any other company or person. Any such transfer will not affect your rights under these Terms and Conditions.
- (b) You may not transfer your rights or obligations under these Terms and Conditions to anyone else.
- (c) These Terms and Conditions and any non-contractual obligations arising out of or in relation to them will be governed by, and interpreted in accordance with, the laws of England and the English Courts will have exclusive jurisdiction.

Full details of our Internet Banking Service and copies of our Terms and Conditions are available from our website at www.caterallen.co.uk.

You can contact us on 0800 092 3300, or from outside the UK on +44 (0) 114 228 2407 (please note that if you call from outside the UK, normal international call charges will apply). Lines are open from 7.00am to 9.00pm Monday to Saturday and 8.00am to 9.00pm on a Sunday. Calls may be recorded or monitored. Please have your Personal Access Code (PAC) to hand when calling. If you don't have a PAC or have lost or forgotten it, please contact us on the number above.

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Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://hngts.org.uk/>