



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.

With the Internet Banking Service you will be able to view and, where applicable, operate 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) In order to be registered for the Internet Banking Service you will need to have provided us your mobile phone number (which must be for a mobile phone which is able to make and receive both calls and text messages) and your email address so that these can be registered in relation to your Account(s).

Following registration for the Internet Banking Service, you will receive two welcome letters, one with your Customer ID and the other with your Account Number. You will need both these details when you first log in to the Internet Banking Service when you will be prompted to choose your 6-digit Personal Access Code (PAC) and Password and to set up your individual Internet Banking Security Questions. You will need to validate these new credentials using a One Time Passcode which will be sent to your registered mobile phone. Following first log on and every time you log in or change credentials, you will be prompted to use your Customer ID, 3 digits from your PAC and your Password.

- (b) It is your responsibility to ensure you keep your Internet Banking Service Personal Security Information safe and do not disclose them to any other person. If you think your Internet Banking Service Personal Security Information has been lost, stolen or misused, or may be misused in the future, you must notify us as soon as possible.
- (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) We may refuse to act on any instructions which are unclear or if we doubt their authenticity. We may refuse to act in such circumstances if:
 - (i) we believe or suspect it may place us in breach of any legislation or law or we reasonably suspect that it may result in any regulatory action against us in any jurisdiction; or
 - (ii) we believe or suspect it relates to fraud or any other criminal act; and if we refuse to allow any withdrawal, or make any payment, from your Account using the Internet Banking Service, we will (unless it would be unlawful for us to do so) tell you by the end of the next Business Day following the Business Day we received your payment instruction:

- (A) that we have done so;
- (B) the reason why we refused; and
- (C) if you think we have based our decision on mistaken information, how you can ask us to rectify that mistake.

- (e) The Personal or Non-Personal Terms and Conditions explain when you will and will not be liable for transactions, including Internet Banking transactions.

2. The One Time Passcode

The One Time Passcode is an additional security feature which is integral to your use of the Internet Banking Service. For more information on the One Time Passcode and how this will be used with the Internet Banking Service, please go to caterallen.co.uk.

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). Calls may be recorded or monitored. Please visit caterallen.co.uk for the latest information on opening hours. 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://ngts.org.uk/>

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