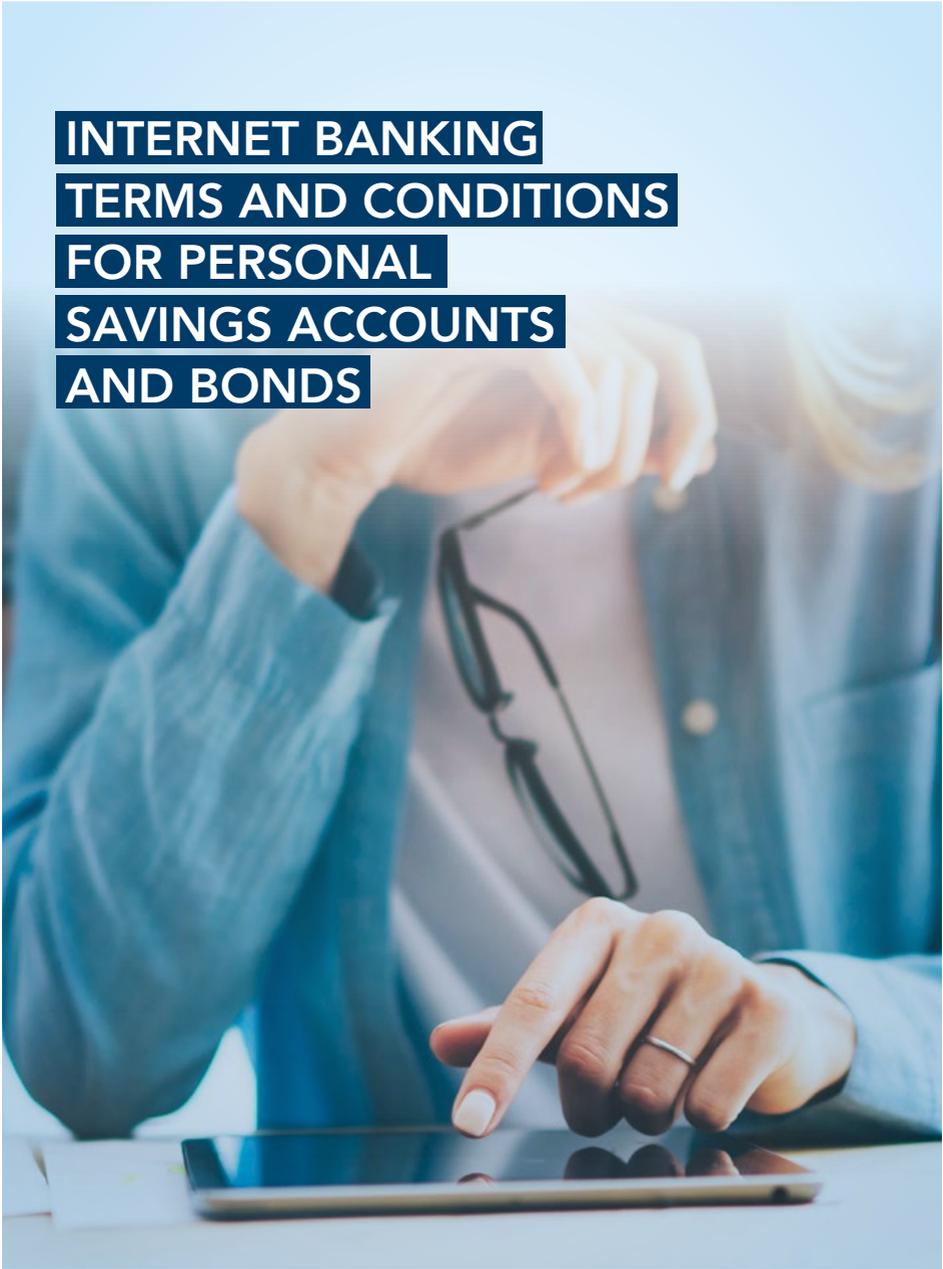


**INTERNET BANKING
TERMS AND CONDITIONS
FOR PERSONAL
SAVINGS ACCOUNTS
AND BONDS**



1. Meaning of Words and Expressions

- 1.1. In these conditions the following words and expressions have the following meanings:
- **“Account”** has the same meaning as in your Savings Terms and Conditions;
 - **“Password”** means a Password you choose yourself to help us authenticate your identity before letting you use our Internet Banking service;
 - **“PIN”** means personal identification number which you will choose yourself to gain access to our Internet Banking service;
 - **“Membership ID”** means the number we have given you
 - **“Internet Banking”** means the service we provide you through which you can access our secure site to manage your Accounts;
 - **“our/us/we”** means Secure Trust Bank PLC;
 - **“Secure Message”** means a message sent within the Internet Banking system;
 - **“Security Data”** means your Membership ID, Password, and/or PIN;
 - **“Savings Terms and Conditions”** means the Personal Savings Terms and Conditions, together with any additional terms and conditions that may apply, as varied, amended, modified or supplemented from time to time.
 - **“you/your”** means the person registered for Internet Banking.
- 1.2. Any other words which are capitalised but not defined in Condition 1.1 have the same meaning as set out in the Savings Terms and Conditions.

2. The Internet Banking service

- 2.1. You can use Internet Banking to carry out a number of actions relating to your Account.
- 2.2. You can see all of your options on Internet Banking, but examples of some of the key things that you can do include:
- view your balances and interest rates;
 - view recent payments;
 - make and authorise payments;
 - view and amend your personal details; and
 - view and print statements, tax certificates and certain forms relevant to your Account(s).

3. Eligibility for Internet Banking

- 3.1. Not all Accounts can be accessed using Internet Banking. We will tell you (for example, on our website) whether your Account can be accessed using Internet Banking.
- 3.2. Third parties, such as someone using a power of attorney, cannot access Accounts using Internet Banking.
- 3.3. You will need to have an email address and phone number to register for Internet Banking, and must keep those details up to date.

4. System capabilities

- 4.1. You can access Internet Banking using the current versions of most internet browsers. Using old versions may affect the quality of your experience accessing Internet Banking. You should take reasonable steps to make sure that the devices you use to access Internet Banking remain virus-free.

5. Availability

- 5.1. You can use Internet Banking 24 hours a day, however, occasionally you may not be able to use Internet Banking for example when we carry out maintenance or updates to Internet Banking. In circumstances where we know access to Internet Banking may be interrupted we will do our best to tell you in advance using a message on the log-in page or a Secure Message sent to you. We will have no liability to you for losses that occur as a result of Internet Banking not being available (and note that you will generally be able to access your Account in other ways under your Savings Terms and Conditions).
- 5.2. Internet Banking is for customers based in the United Kingdom, and you may not be able to access Internet Banking from outside the United Kingdom.

6. Ending Internet Banking

- 6.1. You can cancel your access to Internet Banking at any time by telling us on the telephone or by sending a Secure Message from within Internet Banking. We will continue to carry out any transactions you have already authorised unless you also ask us not to do so and provided it is not too late to amend or cancel those transactions.
- 6.2. You will still be able to access your Account using the other methods set out in your Savings Terms and Conditions.
- 6.3. We can close Internet Banking at any time if we decide that we do not want to offer an Internet Banking service. We will give you advance notice in writing at least two months before we close Internet Banking if we do this.

- 6.4. We may de-register you from Internet Banking if:
- you do not log in and use Internet Banking within 3 months of first registering for it; or
 - you have not used Internet Banking for over 13 months;
 - we reasonably think that Internet Banking may be at risk of being used fraudulently or without authorisation to access your Account; or
 - the device(s) you use to access Internet Banking pose a risk to Internet Banking or to other customers (by being infected with a virus, for example).
- 6.5. If we de-register you from Internet Banking for one of the above reasons, you will need to re-register for Internet Banking if you wish to use it in the future.

7. Security Data

- 7.1. We will send you a temporary Password and Membership ID when you register. You must change your Password immediately and destroy the notification promptly on receipt.
- 7.2. You will be asked to choose a PIN when you first log into Internet Banking.
- 7.3. When you log in to Internet Banking we will ask you for your Password and some components of your PIN. We will never ask you for any of your Security Data over the phone.
- 7.4. Once registered for Internet Banking you must always take all reasonable steps to keep your Security Data secret. You must not tell anybody else your Security Data or let them find out your Security Data. If you need someone else to be able to access your Account for you, then you should contact us to discuss this.
- 7.5. You must tell us as soon as you can if you know or think somebody else knows your Security Data, by telephoning us on 0345 111 7092. We may ask you to confirm this in writing if we think that is reasonable to protect the security of your Account.
- 7.6. As soon as you tell us you know or think somebody else knows your Security Data or may have accessed Internet Banking, we will prevent transactions being carried out on your Account using Internet Banking.
- 7.7. We may use technology in order to detect any suspicious or malicious activity that could impact on your use of Internet Banking. In the event that we detect any suspicious or malicious activity, we may block, suspend or restrict your access to Internet Banking.
- 7.8. Please refer to our website (www.securetrustbank.com) for tips on staying secure online.

8. Making payments from personal Accounts

- 8.1. You authorise us to carry out transactions from your Account following instructions you give us or, which seem to us, to be given by you through Internet Banking, as long as the correct Security Data has been used to access Internet Banking and you follow the process we set to authorise payments.
- 8.2. We will not make payments for the reasons set out in the Savings Terms and Conditions. For example, we will not allow a transaction if it will take you overdrawn or if it is being sent to an Account other than your Nominated Account.
- 8.3. If we do not carry out a transaction under 8.2 or the Savings Terms and Conditions, we will not be responsible for any loss or damage you suffer because of that decision. We will normally tell you why we are not prepared to carry out a transaction when you ask us to make the payment using Internet Banking.
- 8.4. If because of something beyond our reasonable control or the reasonable control of those acting on our behalf, we are unable to let you carry out a transaction using Internet Banking, we will not be responsible for any loss or damage you suffer as a result. An example of when this may happen is when a PC, browser or other equipment necessary to use Internet Banking is faulty or out of order.

9. Changing these terms

- 9.1. We can change these terms by giving you two months' advance notice in writing for any of the following reasons:
 - where we need to in order to help reduce fraud or otherwise protect your Accounts or our business from fraud or illegal activity;
 - where we need to because of a change in the law or regulation, or a decision by a court, regulator or ombudsman;
 - to make them clearer or fairer to you;
 - to introduce or remove functionality or services;
 - to reflect changes in our costs (including changes we expect to affect us);
or
 - where we are changing the technology or systems we use and we need to make changes to these terms to reflect that.
- 9.2. In addition, as we are not able to predict every possible change that might happen, we can also make a change to any part of these conditions if we have a reasonable justification, as long as we give you advance written notice.

10. Joint Accounts

- 10.1. If you have a joint Account, then both of you will need to authorise each transaction. After one of you authorises a payment, the other will then receive a message asking them to access Internet Banking to authorise the payment within a certain period of time. If that does not happen then the payment will not be processed.
- 10.2. As a joint Account holder these conditions apply to you individually and jointly with the other Account holder(s).

11. Communicating with you

- 11.1. By registering for Internet Banking you agree that we can contact you by email or by using the secure messaging facility within Internet Banking. We will not send marketing messages via secure messaging. We suggest that you log in regularly to check messages.
- 11.2. We cannot completely guarantee the privacy or confidentiality of any information passing over the Internet or that it will not be interfered with (which is why we do not accept instructions by email). By using Internet Banking you are accepting that you can give us instructions on this basis.
- 11.3. We will not respond immediately to Secure Messages even if you mark them as urgent. If your message is urgent, for example, it relates to a fraud, please call us. You cannot send messages on behalf of someone else, and we will not respond to frivolous, offensive, harassing or otherwise inappropriate messages.
- 11.4. If you contact us by telephone we may record or monitor calls in order to keep a record of the conversation and help maintain customer service and security.
- 11.5. All communications will be in English.

12. Use of your personal information

- 12.1. The Savings Terms and Conditions set out how we will share your personal information.

13. General

- 13.1. We have a complaints procedure and for more information, or to make a complaint, please visit our website or use the details set out in your Savings Terms and Conditions.
- 13.2. If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent.

The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website at www.financial-ombudsman.org.uk

- 13.3. You may also submit your complaint online using the EU's Online Dispute Resolution Platform. The web address for that platform is webgate.ec.europa.eu/odr
- 13.4. These conditions are subject to English law, and if there is a dispute between us, the same courts will have jurisdiction as set out in your Savings Terms and Conditions.

CUSTOMER SERVICES HELPLINE

0345 111 7092

WWW.SECURETRUSTBANK.COM

Secure Trust Bank PLC. Registered in England and Wales 541132.
Registered Office: Yorke House, Arleston Way, Solihull, B90 4LH.
Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority.
Our registration number is 204550.

