

Special Terms and Conditions - eBanking

Effective from 1 May 2012

These are the Special Terms and Conditions which apply to eBanking. These Special Terms and Conditions are in addition to the General Terms and Conditions – Personal Accounts and to any other Special Terms and Conditions that apply to Your Account or Service. Unless otherwise stated, where these Special Terms and Conditions for eBanking are not consistent with any of the other aforementioned Terms and Conditions then the Special Terms and Conditions for eBanking will apply to the extent of that inconsistency in relation to the operation of the eBanking Service.

Part 1 - General Information about eBanking

1. Our eBanking Service

Details of how to use our eBanking Service are set out in the table below. Please note that not all eBanking Services are available through the Northern Bank App and the Northern Bank Browser;

	Full eBanking Service	Northern Bank App	Northern Bank Browser
How do I get started?	Register for eBanking	Register for eBanking	Register for eBanking
I have received my User ID, Temporary Passcode and Security Card. What do I do next?	Follow the instructions in our "Set up guide for eBanking"	Follow the instructions in our "Set up guide for eBanking" Your first log on must be on the Full eBanking Service.	Follow the instructions in our "Set up guide for eBanking" Your first log on must be on the Full eBanking Service.
I have logged on with Access ID. What do I do next?	You can start using our full eBanking service.	Log on to App Store or Android Market and download the Northern Bank App. Click on the 'Log-On' button on screen. Follow the instructions on screen to log on and use Mobile Banking	Log on to m.northernbank.co.uk Click on the 'Log-On' button at the top of the screen Follow the instructions on screen to log on and use Mobile Banking.
What services can I use? (See note 1 below)	Check your balance View transactions Transfer Funds Pay Bills Buy and sell shares Set up e-mail and/or text alerts Set up, amend or delete standing orders Cancel direct debits (note - not all direct debits can be cancelled using this Service) Order Foreign Currency and Travellers cheques Get account statements sent to your secure eBanking Electronic Mailbox Request an appointment with an adviser Electronic Mailbox	Check your balance View transactions Transfer funds (domestic payments only) Pay Bills (domestic payments only) Currency Calculator Find branch Find ATM Contact	Check your balance View transactions Transfer funds (domestic payments only) Pay Bills (domestic payments only)
How much does it cost?	eBanking is currently free from charges by the Bank, however you should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them.	eBanking is currently free from charges by the Bank, however you should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them.	eBanking is currently free from charges by the Bank, however you should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them.
Can I use eBanking anywhere in the world?	Yes however You should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them. Before making any payment using eBanking when you are abroad you should check that it is permitted by local law.	Yes however You should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them. Before making any payment using eBanking when you are abroad you should check that it is permitted by local law.	Yes however You should refer to Your Mobile Phone service/internet provider for any additional charges that could be imposed by them. Before making any payment using eBanking when you are abroad you should check that it is permitted by local law.
Technical Requirements	Please refer to our website northernbank.co.uk	Please refer to our website northernbank.co.uk	Please refer to our website northernbank.co.uk

Note 1 – You can only request us to make a transfer out of Your Account where the Payee's account is registered to receive payments using the Faster Payments Service.

You accept that by using a Mobile Device to access eBanking you will only have access to a reduced service as summarised in the table above. Full details of the range of services available can be viewed on our website. You will need to log on to full eBanking at northernbank.co.uk regularly to access all the available services. We recommend you do this at least every 30 days.

It is important that you only download Apps in accordance with the Terms and Conditions that you have agreed with Apple (for the App store) or Google (for Android Market).

We may update the services offered via Our eBanking Service from time to time.

If:
You registered for eBanking more than six months ago but have never logged on; or
You are registered for eBanking but You have not logged on for at least 12 months;
You will need to fill in a new agreement to start using eBanking.

2. Electronic Mailbox

When You register for eBanking You are also agreeing to accept the terms of the Agreement for Electronic Mailbox as set out at the end of these Special Terms and Conditions for eBanking. This means that We will send You various communications including Your statements of account only in electronic form. You can only view your Electronic Mailbox using the full eBanking Service.

If You wish to deactivate this service then You must Unsubscribe for Electronic Mailbox when You first log on to eBanking. You can do this in accordance with the following instructions:

Log on to eBanking via northernbank.co.uk

- Click on Electronic Mailbox, on the left of Your screen
- Click on Unsubscribe, in the box on the right of Your screen
- Click OK and input Your Personal Passcode (which is the 4 digit PIN that You have selected as part of Your Electronic Signature) to authorise Your request to Unsubscribe from Electronic Mailbox.

3. Terms and Conditions

These Special Terms and Conditions may be:

- accessed and viewed via Our Website and can be printed out by selecting/clicking on the PRINT button on the appropriate page on Our Website; or
- obtained by phoning Our eBanking Service Customer Service on 0845 6 031534.

4. Users/Nominated Users

A User will be able to use Our eBanking Service to access his/her own Accounts and may be able to use Our eBanking Service to access the Accounts of another Account Holder. Accordingly, a User can fall within the definition of both "You" (in respect of his/her own Accounts) and "Nominated User" (in respect of the Accounts of another Account Holder) and these Special Terms and Conditions should be read accordingly.

In order to use Our eBanking Service, each User will need to have an Electronic Signature. For details on how to obtain an Electronic Signature, please contact Our eBanking Service Customer Service on 0845 6031534.

We may also permit You and/or a Nominated User to trade in securities or access other services on Our eBanking

Service. You will need to complete additional documentation in order to have or provide access to these other services on Our eBanking Service. Please contact Our eBanking Service Customer Service on 0845 6031534 if You would like to discuss securities trading or other services.

You and /or a Nominated User must never tell anyone else Your/their Electronic Signature, not even the police or Bank staff. Please see Clause 17 of these Special Terms and Conditions for further details of Your responsibility in this area. If You and/or a Nominated User believe that Your or their Electronic Signature has (or may have) become known to someone else, please refer to Clause 19 of these Special Terms and Conditions which sets out the actions You and/or the Nominated User must take.

5. General Information

For queries concerning the eBanking Service contact Our eBanking Service Customer Service on 0845 6031534.

Calls to the eBanking Service Customer Service are charged at local rate. Customers calling from mobile telephones may be charged a different rate. Please refer to Your service provider.

Please note that if a User does not actively terminate his/her session with the eBanking Service, the session will stay active only for a further 30 minutes after which, for Your security, it will automatically terminate. Please ensure that each User always exits the eBanking Service by using the "log off" key on the screen. This is to prevent any person who uses the computer or Mobile Device after the User from accessing any of Your Account

information. Please see the Security Information on Our Website for further information about security and the eBanking Service.

The eBanking Service (including Mobile Banking) may be temporarily unavailable for periods of routine maintenance.

Part 2 - Special Terms and Conditions - eBanking

Definitions

The Definitions in the Bank's General Terms and Conditions - Personal Accounts apply. In addition the following definitions apply to these Special Terms and Conditions

"App" means the eBanking Service available when using a Mobile Device to which the Northern Bank mobile banking application has been downloaded from the Apple or Android online stores (or such other stores as may offer a Northern Bank mobile banking application from time to time) which enables the electronic receipt and transmission of information (including in relation to an Account).

"Browser" means the eBanking Service available at m.northernbank.co.uk which can be accessed when using Your Mobile Phone.

"eBanking Service" means the range of eBanking Services as summarised in the table (in Part 1 - Section 1 of these Special Terms and Conditions - eBanking under the heading 'Our eBanking Service') We make available through the internet network, the Browser or the App. The eBanking Service available through Mobile Banking will not include all the functions which are available when using the Full eBanking Service. The eBanking Service enables the electronic receipt and transmission of information (including in relation to an Account), as well as the making of payments from Your Account.

“Electronic Signature” has the meaning set out in the Electronic Signature Terms and Conditions.

“Electronic Signature Terms and Conditions” means the Electronic Signature Terms and Conditions which each User must accept as a pre-condition before using Our eBanking Service.

“Help Pages” means the pages on Our Website and on the eBanking Service web pages on Our Website which explain how the service operates and how to perform various functions associated with the service, as updated from time to time.

“Mobile Banking” means the eBanking Service that is available through the Browser or the App.

“Mobile Device” means a Mobile Phone, iphone, ipod touch, ipad or any other internet enabled device which You use to access Your Account;

“Mobile Phone” means the internet enabled mobile telephone device which You use to access your Account;

“Nominated User(s)” means a person who has:

- (a) been authorised by the Account Holder (or in the case of a joint Account the Account Holders) under Clause 7 and in accordance with these Special Terms and Conditions; and
- (b) complied with the requirements which We specify shall apply from time to time in respect of Nominated Users (including, for example, providing Us with such documentation as We may require);
- (c) been accepted by Us; and
- (d) accepted these Special Terms and Conditions to operate an Account (as specified in the Mandate(s) relating to the Nominated User) through the eBanking Service all in accordance with the provisions of these Special Terms and Conditions.

“Page” means the content that is contained in the printed

copy format of these Special Terms and Conditions, or viewed directly from Our Website.

“Terms of Use” means Our rules on the use of Our Website which are displayed on Our Website, as amended from time to time.

“User” means You (where You are registered as a User pursuant to Clause 3) and each Nominated User.

“User ID” means the number which We have notified in writing in accordance with Our procedures to a prospective User as the User ID applicable to that User.

1. We offer to make available to You and any Nominated User on these Special Terms and Conditions the eBanking Service. Age restrictions may apply as set out in any Special Terms and Conditions for Your Account. You will not be able to download the App if you are under 13. You will be required by Apple (for the App store) or Google (for Android Market) to obtain parental consent to download the App if you are aged 13 - 18.
2. You, and in the case of a Nominated User, the Nominated User, should read these Special Terms and Conditions carefully before taking any of the steps set out in this Clause 2. If there is any point You do not understand You should contact Us before proceeding. We will rely on these Special Terms and Conditions, and You will be bound by these Special Terms and Conditions, as soon as You take any of the following steps:
 - (a) when You, or in the case of a Nominated User, the Nominated User accept the Agreement on Electronic Signature (You may be asked to do this when You sign a Customer Agreement with Us or when You ask to become registered for eBanking);

(b) when You complete the Mandate(s) referred to in Clause 7 below;

(c) when You, or in the case of a Nominated User, the Nominated User, select and/or click on the “SIGN” button on Our eBanking agreement within eBanking.

3. Once You, or in the case of a Nominated User, the Nominated User;
 - (a) has taken any of the steps set out in Clause 2 above; and
 - (b) has accessed the eBanking Service using the User’s Electronic Signature in accordance with the Electronic Signature Terms and Conditions;

We will register You, or in the case of a Nominated User, the Nominated User, as a User of the eBanking Service in accordance with these Special Terms and Conditions. Once a User is registered, the User may use the eBanking Service in accordance with these Special Terms and Conditions.

4. A User may continue to use the eBanking Service unless:
 - (a) the eBanking Service is cancelled or terminated under these Special Terms and Conditions;
 - (b) access for that User to the eBanking Service is denied under these Special Terms and Conditions; or
 - (c) where that User is a Nominated User, the Mandate provided by You in relation to that Nominated User is revoked by You.
5. It is a condition of use of Our Website and the eBanking Service that the User accepts the Terms of Use and agrees to follow the instructions given in the Help and Information Pages.

6.1 You agree and acknowledge that an instruction from a User to Us using the correct Electronic Signature (or at least 2 of the component parts of Your Electronic Signature – as set out in Clause 6.2) via the eBanking Service will be treated by Us as Your consent to comply with that instruction and We will treat it as a valid and irrevocable authority for Us to follow that instruction. Accordingly, We may (subject to any legal or regulatory requirements, without enquiring into the purpose or circumstances of the instructions or transaction) honour such instruction even if such instruction causes an Account to become overdrawn.

This consent to make a payment out of Your Account cannot be withdrawn once We have received an instruction. However, if the instruction relates to payment by direct debit, standing order, or other future dated payment, please refer to Clause 5.4.7 and 5.4.8 of the General Terms and Conditions – Personal Accounts.

6.2 You agree and acknowledge that We may permit a User to access certain information and give certain payment instructions using Mobile Banking without requiring the User to input all of the component parts of the Electronic Signature. For example We will require a User to input their User ID and Personal Passcode, but not the code from the Security Card, to (i) access information such as balance information or mini statement information and (ii) transfer funds between Northern Bank Accounts which are in Your sole name, in the joint names of You and another person(s), or on which You have a mandate. We will not permit any instruction, via Mobile Banking, to make any other payment out of Your Accounts, without requesting that

the code from the User's Security Card is input. We will always require the User to input all 3 component parts of their Electronic Signature to log on to Our Full eBanking Service. When We ask the User to authorise a transaction or confirm an instruction to Us using the Full eBanking Service We will only ask the User to confirm the User ID and input the User's Personal Passcode. We will not require the User to input the code from their Security Card. We will treat an instruction so authorised as Your consent to comply with that instruction as referred to in Clause 6.1.

Nominated User

7. We may allow You to nominate a person as a Nominated User to access and/or operate an Account. We will ask You to complete a Mandate. You may notify Us in writing that You wish to amend or revoke the Mandate(s) which You have executed in respect of a Nominated User. You may notify Us electronically, but for security reasons, You may only do so electronically if You use the electronic messaging facility which is part of Our eBanking Service. A Nominated User's right to use the eBanking Service to access and/or operate an Account will be withdrawn when You have notified Us of the date from which You want that to happen.
8. Subject to Clause 7, You are liable for any use or operation of an Account by a Nominated User as if the Account had been used or operated by You. You should ensure that any Nominated User has been told that it is important that they read and understand these Special Terms and Conditions. You must also ensure that the Nominated User complies with all Your obligations under these Special Terms and Conditions.

9. You and any Nominated User agree and acknowledge that:
- (a) (subject to Clause 28) a payment instruction which is received after the Cut-off Time will be processed on the next Business Day after the instruction is given; and
 - (b) the balance information for an Account may include uncleared items.
- Details of Cut-Off Times and other information relating to timing of payment transactions are set out in the Payment Table provided in the General Terms and Conditions – Personal Accounts.
10. You and any Nominated User agree that You and any Nominated User shall not make use of all or any part of Our eBanking Service or any information available on Our eBanking Service on behalf of any third party (other than as permitted by these Special Terms and Conditions), or resell or otherwise make all or any part of Our eBanking Service available to a third party (other than as permitted by these Special Terms and Conditions). You agree that by downloading the App to access eBanking you will comply with the Terms and Conditions (or other applicable legal agreement including any licence under which the App may be downloaded) of Apple (for the App store) or Google (for Android Market).
11. Access to the eBanking Service will be denied to a User if the User enters an incorrect Electronic Signature on three consecutive occasions. If this occurs then You or the Nominated User should contact Our eBanking Service Customer Service on 0845 6031534.

12. You and/or the Nominated User shall advise Us without delay if You and/or he/she encounters any interruption or failure of the eBanking Service. It is Your and/or the Nominated User's responsibility to use other means of effecting transactions and giving and obtaining information if for any reason the eBanking Service is unavailable for use or malfunctioning. Where reasonably possible, We will advise You and/or the Nominated User of the alternative means to be used to communicate information and operating instructions during the period the eBanking Service is interrupted. We will do this via our Website.

13. The User may not use an account aggregation service (which is a service which allows the User to obtain details of all Your on-line Accounts (whether such accounts are with Us or otherwise)) and other information from one website (which website does not form part of the eBanking Service). If You do this, You will be in breach of these Special Terms and Conditions (and possibly also other terms and conditions which apply to Your Account). You may therefore be liable for any fraud or mistakes that happen on Your Accounts as a result. We will not be liable for any such fraud or mistakes.

Fees

14. When using the eBanking Service, transactions instructed by You and any Nominated User for payment of bills from any of Your or the Nominated User's credit card accounts will be treated as cash advances and charged in accordance with the terms and conditions (and current tariff where applicable) relating to Your or the Nominated User's credit card agreement which have been provided to You or the Nominated User.

15. Any fees and service charges will be calculated and applied in accordance with Our "Fees and Service Charges Explained" leaflets.

Your Responsibilities

16. You and any Nominated User are responsible for the acquisition, operation and maintenance of computer and communications equipment (including Mobile Devices) which can communicate with the equipment and software used by Us from time to time in connection with the eBanking Service.

17. You agree to take all reasonable steps to keep Your Electronic Signature safe. We recommend that you should comply with the following guidance:

- (a) the Personal Passcode which forms part of Your Electronic Signature to access the eBanking Service should not be the same as, or similar to, any other personal identification number or password You have for any Account You have with, or for any other service provided by, Us;
- (b) do not permit any other person to use Your Electronic Signature;
- (c) do not disclose Your Electronic Signature to any other person (other than disclosure to Us of Your User ID for identification purposes only);
- (d) do not record or store Your Electronic Signature (other than the Security Card) anywhere without at first taking reasonable steps to disguise it;
- (e) do not copy Your Personal Passcode to Your Mobile Device or computer;
- (f) take reasonable care when accessing the eBanking Service to ensure that Your Electronic Signature is not disclosed to any other person;

- (g) check Your Account records carefully;
- (h) make adjustments to Your own equipment and software as necessary in response to the changes made by Us to the eBanking Service such as where We add to or remove, change or impose restrictions on the functionality of the eBanking Service or amend or upgrade Our Website which may mean that at any one time a stored or retained copy of any of the pages of these Special Terms and Conditions may be out of date. You can view our current Terms and Conditions on our website (northernbank.co.uk);
- (i) immediately report to Us if Your Passcode is lost or stolen or You think someone else knows it You should comply with clause 19; and
- (j) follow the guidance about "security" which can be found on the eBanking pages of Our Website.

In addition to any other obligations or responsibilities You may have under these Special Terms and Conditions -eBanking, You must take all reasonable steps to maintain the confidentiality of any information shown or stored on Your Mobile Device in connection with Your use of Mobile Banking. You are solely responsible for the safety and security of your Mobile Device.

You should as a minimum take the following steps to protect Your Account information:

- Set a PIN on Your Mobile Device, change it regularly and keep Your keypad locked;
- Ensure that You log-off from any Mobile Banking session as soon as You have finished availing of the relevant service(s); and

- Keep Your Mobile Device in Your possession at all times and do not leave Your Mobile Device unattended where it may be accessed by unauthorised persons.

18. You must ensure that a Nominated User complies with the provisions of Clause 17 and the guidance contained therein in relation to their Electronic Signature. You must also ensure that a Nominated User makes adjustments to his/her own equipment and software as provided in Clause 17(h) and follows the general guidance referred to in Clause 17(j) before accessing the eBanking Service.

Your Liability

19.1 If:

- (a) a User's Electronic Signature becomes known (or You or the Nominated User suspects it has become known) to anyone other than the User;
- (b) You or the Nominated User become aware that a computer which a User uses to access and use the eBanking Service in respect of Your Account is lost, stolen or fraudulently accessed;
- (c) You or the Nominated User become aware of any unauthorised transaction or error on an Account using the eBanking Service; or
- (d) You or the Nominated User think someone else has or may try to access Your Account;

You and/or the Nominated User must notify Us without undue delay. You and/or the Nominated User can do this by way of any of the methods set out in Part 1 of the General Terms and Conditions - Personal Accounts under the heading "How You can contact Us." Further

details are available in any Branch and on Our Website.

19.2 Where a User's Electronic Signature has been lost or stolen, You will have to pay a maximum of £50 for any losses in respect of unauthorised payments arising as a result.

19.3 You will have to pay ALL losses incurred where:

- (a) You have acted fraudulently;
- (b) You have (with intent or gross negligence) failed to notify Us without undue delay in accordance with clause 19.1 above; or
- (c) You have (with intent or gross negligence) not acted in accordance with the provisions of these Special Terms and Conditions or the General Terms and Conditions - Personal Accounts.

19.4 Except where You have acted fraudulently or with intent or gross negligence, You will not be liable for any losses incurred in respect of an unauthorised payment out of Your Account:

- (a) that was made after You have notified Us in accordance with Clause 19.1; or
- (b) where We have failed to provide an appropriate way for You to notify Us in accordance with Clause 19.1 or
- (c) where the transaction was in respect of a purchase of goods or services at a distance (which is where the goods or services have been sold exclusively by means of the internet, the telephone, or similar sales methods where You are not face to face with the seller or anybody acting on the seller's behalf), except where such payments have been made in relation to:

- (i) an interest in land (except for renting);
- (ii) the provision of financial services;
- (iii) services or products purchased by way of an automated vending machine;
- (iv) services or products purchased from a telecommunications operator through the use of a public pay-phone; or
- (v) services or products purchased at auction.

19.5 Where there has been an unauthorised transaction on Your Account, or where a transaction either into or out of Your Account has been carried out incorrectly, please refer to Clauses 6 and 7 of the General Terms and Conditions - Personal Accounts for details of how to proceed.

20. You are liable for any breach by a Nominated User of these Special Terms and Conditions as if such breach has been committed by You.

21. In Clause 7 of the General Terms and Conditions any reference to an item allowing access to Your Account shall include Your Electronic Signature.

22. You will be liable for any loss or damage incurred by another party due to breach of these Special Terms and Conditions by You or by any Nominated User where such breach constitutes fraud or negligence by You or by any Nominated User and You shall reimburse Us for any such claims made against Us by other parties and for any costs incurred in respect of such claims.

23. Without prejudice to the provisions of Clause 7 in the General Terms and Conditions, You and each Nominated User acknowledge that, subject to Your and their rights implied at law which cannot be excluded, We are not liable:

- (a) for any breakdown or interruption in the eBanking Service due to circumstances beyond Our control or for periods of planned downtime, including, without limitation, for routine maintenance to computing or electronic or other communications equipment;
- (b) for any breakdown in, interruption or errors caused to Your or the Nominated User's computer, computing equipment or Mobile Device as a result of using the eBanking Service;
- (c) for any delays or errors in the execution of any transaction or instruction in respect of an Account because of any breakdown or interruption in the eBanking Service due to abnormal and unforeseen circumstances or other circumstances beyond Our control or for periods of planned downtime, including, without limitation, for routine maintenance to computing or electronic or other communications equipment;
- (d) to a Payee where a User provides incorrect information (for example, where, in the case of a Domestic Payment, a User does not provide the correct sort code and account number for the Payee);
- (e) for any delays or errors by other parties (for example, the failure of a financial institution to credit or debit an Account in a timely manner);
- (f) for any loss of profit, loss of revenue, loss of data, loss of use, loss of goodwill, loss of savings,

interruption of business or claims of third parties or any other costs or losses, whether caused to You or a third party, that are indirectly caused by the event which led to any claim against Us, unless specifically stated in these Special Terms and Conditions even if We have been advised of the possibility of such loss or damage;

- (g) for any reliance placed by You or any Nominated User on any part of Our Website or these Special Terms and Conditions which may have been stored or retained by You or any Nominated User and which may be out of date or otherwise amended (where applicable, in accordance with these Special Terms and Conditions) at any time and from time to time. You can view our current Terms and Conditions on our website (northernbank.co.uk);
- (h) for losses or damage suffered by You or any Nominated User which results from any event referred to in Clause 28.2 of the General Terms and Conditions;
- (i) for losses or damage which arises due to any failure or defect in Your or any Nominated User's software or systems; or
- (j) for losses or damage which arises due to any modification of Your Electronic Signature (other than by Us).

24. Nothing in these Special Terms and Conditions shall:

- (a) exclude or restrict Our liability for fraudulent misrepresentation by Us, Our employees, officers or agents or for death or personal injury resulting from Our negligence or the negligence of Our employees, officers or agents; or
- (b) operate so as to affect Your or a Nominated User's statutory rights where Our services are supplied to You or a Nominated User as a consumer.

Our Responsibilities

25. We are not responsible for:

- (a) Any destruction or loss of or damage to Your or any Nominated User's data or for delay, errors or omissions in any transmission of Your or any Nominated User's data or for any other events affecting Your or any Nominated User's data which occur prior to the data being received by Us or which occur as a result of transmission over any public telecommunications network, including the Internet;
- (b) Any consequences of the events referred to above, even if the result is non-payment or multiple payment of, or delay in effecting, the relevant payment order or other transaction - subject always to the provisions of Clause 7 of the General Terms and Conditions - Personal Accounts in respect of Your liability;
- (c) Any information becoming known to any third party as a consequence of errors in the transmission of Your or any Nominated User's data or as a consequence of any third party gaining unauthorised access to the data transmission line in Our equipment or software (provided that We comply with Our obligations to take appropriate measures to protect against unauthorised access by any third party to any of Your or a Nominated User's personal data retained by Us);

26. You and any Nominated User acknowledge that We may reverse the linking of an Account to the eBanking Service for any reason (including, without limitation, because the relevant Account has been closed).

27. You and any Nominated User acknowledge that the correctness of information about an Account which a User obtains through the eBanking Service is subject to checking by Us as part of Our normal procedures and reflects the entries that have been posted to the relevant Account at the time the information is obtained.

Suspending or terminating Your eBanking Service

28.1 We may stop or suspend Your use of Your Electronic Signature, the eBanking Service or any service on eBanking where:

- (a) We reasonably believe that a User's Electronic Signature is at risk;
- (b) We have reasonable grounds to suspect unauthorised or fraudulent use of the Electronic Signature or the eBanking Service;
- (c) Your Account is overdrawn and We believe that there is a significantly increased risk that You may be unable to fulfil Your obligations to repay the overdrawn amount; or
- (d) We have a legal obligation to do so.

We may also refuse to carry out individual transactions on Your Account in accordance with Clause 9 of the General Terms and Conditions - Personal Accounts.

28.2 Where We have exercised Our rights under Clause 28.1 (a) to (d) We will where reasonably possible, (and where it would not be a breach of security or be against the law) give You appropriate notice of Our intention to do so and explain Our reasons. If We have not

contacted You in advance and a payment instruction from You is refused We will try to make this information available to You online. You can also get this information if You contact Us. See the section in Part 1 of the General Terms and Conditions "How You can contact Us". We will replace Your Electronic Signature and the eBanking Service as soon as reasonably practicable after the reasons for stopping its use cease to exist.

28.3 We can terminate these Special Terms and Conditions and therefore Your eBanking Service by giving You at least two months' notice.

28.4 You may terminate these Special Terms and Conditions and therefore Your eBanking Service at any time without penalty by notifying Us in writing.

28.5 If Your Account is terminated in accordance with the provisions of the General Terms and Conditions - Personal Accounts, then Your eBanking Service will be automatically terminated.

28.6 If this Agreement is terminated by either You or Us at a time when You are a Nominated User in relation to the Accounts of another Account Holder, Your Electronic Signature will remain useable in relation to Your Accounts notwithstanding such termination and You will continue to be bound by these Special Terms and Conditions until the Agreement on Electronic Signature is terminated.

28.7 If Your eBanking Service is terminated in accordance with this Clause 28, then each User's access to the eBanking service in relation to Your Account will automatically be terminated.

28.8 If a Nominated User's Mandate is withdrawn in accordance with Clause 7, then that Nominated User's access to the eBanking service in relation to Your Account will automatically be terminated

28.9 The termination of an Agreement on Electronic Signature relating to a User's Electronic Signature will cause the automatic termination of that User's access to the eBanking Service.

28.10 Any termination of these Special Terms and Conditions is without prejudice to any accrued rights and/or remedies.

Disputes

29.1 In relation to any disputes the properly authenticated messages as archived on Our equipment shall be admissible as evidence of the contents of those messages.

29.2 The properly authenticated messages as archived on Your equipment shall only be admissible as evidence of the contents of those messages if You can demonstrate that:

- (a) You have ensured that satisfactory physical and logical security is implemented and maintained at all material times at Your equipment and premises; and
- (b) there is no evidence that the audit trails of Your equipment have been modified, altered, interfered or tampered with; and
- (c) there is no evidence that Your software has been modified or altered, nor interfered or tampered with after delivery to You.

29.3 If You are not happy with any part of Our service, please ask Your branch for a copy of Our leaflet 'Putting Things Right for You' or visit Our website. We aim to deal with complaints in a way Our customers are satisfied with.

If You have followed Our published complaint procedures and You disagree with the final response We have given, You can refer the matter to the Financial Ombudsman Service. Details are available from Us or from www.financial-ombudsman.org.uk. You will also be able to contact the Financial Services Authority (FSA) if You think that We have broken the Payment Services Regulations 2009. The FSA will use this information to inform its regulatory activities.

Variation of these Terms and Conditions

30. We may make changes to these Special Terms and Conditions at any time in accordance with the provisions of Clause 27 of the General Terms and Conditions - Personal Accounts.

ADDENDUM to Special Terms and Conditions for eBanking Agreement for Electronic Mailbox

In future, You request that all documents sent electronically from Us are addressed to Your electronic mailbox. You understand that both the number of types and volume of electronic documents You will receive in your electronic mailbox sent by the Bank will increase. You will receive notification in Your eBanking inbox each time a new type of document from the Bank is sent to Your electronic mailbox which will therefore no longer be sent to You in paper form through the post.

You enter into and accept the following agreement: Agreement for Receipt of Documents in Electronic Mailbox ("ebox");

You accept the Terms and Conditions for Receipt of Documents in Electronic Mailbox when You follow the instructions set out in this page.

You accept that this Agreement forms part of the Special Terms and Conditions for eBanking (including the Addendum thereto) and the Electronic Signature Terms and Conditions that You have already signed up to. By accepting this Agreement, You are applying for Receipt of Documents in Electronic Mailbox service so that You can receive documents in Your electronic mailbox.

You agree that You must be logged onto eBanking to receive this service. You understand that once You are registered for eBanking this Agreement to receive documents in Your ebox will take effect immediately. You also agree that Your access to documents to be sent by the Bank to Your ebox is subject to You maintaining an eBanking Agreement with the Bank and that if You cease to be an eBanking customer of the Bank You will lose access to Your electronic mailbox and its contents. You further understand that Your accepting this Agreement for Receipt of Documents in Electronic Mailbox does not otherwise change any customer agreements that You have already signed with the Bank or accepted by electronic means.

Terms and Conditions for Agreement for Receipt of Documents in Electronic Mailbox

These Terms and Conditions for Agreement for Receipt of Documents in Electronic Mailbox ("the Agreement") constitute an addendum to Your Agreement for use of eBanking (personal customers) and incorporate the Special Terms and Conditions for eBanking save where otherwise provided.

Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority.

1. We provide an electronic mailbox facility via Our Full eBanking Service (You cannot view Your electronic mailbox when using Mobile Banking). The electronic mailbox facility is used to send correspondence from Us to You (electronic mail) electronically and without the need for any paper copies of that electronic mail to be sent to You. The types of electronic mail that We will send to You electronically through the electronic mailbox facility are listed on the eBanking web pages and can be changed from time to time; and We reserve the right to send You mail in either electronic form only, paper form (via ordinary mail) only or both electronic and paper form.
2. You agree to receive electronic mail to your electronic mailbox from Us to the same extent and with the same legal validity as paper-based mail. You must use Our eBanking Service and have an electronic mailbox if You want to receive documents from the Bank in electronic form under this Agreement.
3. Subject to Clause 6.2, on entering into the Agreement for Receipt of Documents in electronic mailbox, all future documents sent by the Bank in electronic form will be sent to Your electronic mailbox. You agree that You will no longer receive these documents by ordinary mail in paper form. Documents that You receive in Your electronic mailbox could include, by way of example, statements of Account, confirmation notes, payment advices, various statements (annual summaries, total summaries) and payment statements. Full details are listed in electronic mailbox within eBanking service.

The number of types and volume of documents You will receive in Your electronic mailbox will gradually increase. You will receive separate notification in Your

eBanking inbox each time a new type of document becomes accessible in Your electronic mailbox which You will no longer receive by ordinary mail.

4. You may temporarily suspend Your electronic mailbox service without terminating this Agreement by following the Unsubscribe instructions on Our eBanking web page. You agree that once You have suspended this service You will then receive all documents sent by the Bank to You in paper form by ordinary mail. The Bank undertakes to complete this suspension within one week of receipt of Your request to suspend the service.

If You wish to reactivate this service to receive Your documents from the Bank in electronic form, You must follow the Re-subscribing for Electronic Mail instructions on Our eBanking web page. The Bank may take up to one week to reactivate this service.

5. The Bank stores the contents of documents sent electronically in accordance with applicable legislation.

If You wish to store the electronic documents Yourself, You can either print them or save them on Your computer.

If You cease to be an eBanking customer You will lose access to the contents of Your electronic mailbox and You should take such steps as You deem appropriate to retain copies of any electronic mail that We have sent to You. You should be aware that once You export information from a secure website it will no longer be secure.

- 6.1. You are responsible for opening and checking documents sent electronically from the Bank. You should check the electronic documents carefully as You would ordinary, paper-based documents. Your responsibility is the same as if the documents were paper-based and had been sent by ordinary mail. You may set up an alert through Our Subscription Service to notify You when a document is received in Your electronic mail box.

If You do not have access to eBanking for a certain period of time, You must notify the Bank immediately whether You wish to terminate Your Agreement and receive paper-based documents by ordinary mail in future, or want to continue receiving the documents electronically. You may also temporarily suspend the delivery of electronic mail (see clause 4).

- 6.2. Your responsibility and the Bank's liability is governed by the Special Terms and Conditions for eBanking.

The Bank cannot be held liable for losses to You arising out of or in connection with Your use of Your electronic mailbox. The Bank reserves the right to send to You documents (which You would normally receive electronically as a result of this Agreement) in paper-based form by ordinary mail.

7. You may terminate this Agreement online by following the instructions on Our web page and the Bank will terminate the service within seven days of receipt of Your request to cancel and will thereafter send to You Your mail by ordinary paper-based mail. The Bank may

terminate this agreement in accordance with the Special Terms and Conditions for eBanking.

8. The Bank stores, uses and discloses information in accordance with the Special Terms and Conditions for eBanking.
9. The Bank may change the Agreement in accordance with the Special Terms and Conditions for eBanking.

These Special Terms and Conditions supersede any previously issued Terms and Conditions for eBanking.

Copies of the General Terms and Conditions – Personal Accounts and any Special Terms and Conditions which apply to an Account or Service may be accessed and viewed via Our Website and can be printed out by clicking on the PRINT button on the appropriate page on Our Website; or obtained by asking for a paper copy at Your Branch or by phoning Your Branch.

This publication is also available in Braille, in large print, on tape and on disk. Please phone Our eBanking Service Customer Service on 0845 6031534 for details.