



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 accounts 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, operate your accounts via the internet. Your existing services will remain unaffected; for example the Cater Allen Telephone Banking Service.

1. 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.
2. It is your responsibility to ensure you keep your Internet Banking Service log-in credentials safe and do not disclose them to any other person. If you think your Internet Banking Service log-in credentials have been lost, stolen or misused, or may be misused in the future, you must notify us as soon as possible by telephoning 0800 092 3300 or writing to us at Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN.
3. If you have any account in more than one name, the relevant people as agreed on your account mandate will be issued with a password when you register for the Internet Banking Service. Accounts that require more than one person to sign will have View Only access to Internet Banking and will not be able to transact via the internet. An error message will appear if your account mandate does not allow the transaction you are attempting to carry out.
4. It is a condition of the Internet Banking Service, that we are satisfied with your ID credentials/identity (or the ID credentials/identity of any relevant person as agreed in your account mandate) and therefore, we may invalidate any of your ID credentials if we believe that this is necessary for security reasons. For example if there have been too many unsuccessful attempts to access the Internet Banking Service, or if you choose to decline these Terms and Conditions.

5. 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:

- (a) we believe or suspect it may place us in breach of any legislation or law; or
- (b) 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 tell you:

- (c) that we have done so;
- (d) the reason why we refused; and
- (e) if you think we have based our decision on mistaken information, how you can ask us rectify that mistake, within 3 Business Days of the day we received your withdrawal or payment request.

6. You will not be liable for an Internet Banking transaction on one of your accounts which was not carried out by you, except in the following cases:

- (a) you authorised the transaction, or the access to or use of your Internet Banking Service;
- (b) you acted with gross negligence, which includes failing to follow the safeguards in Condition 2;

(c) you acted fraudulently;

(d) where we can show you have acted fraudulently;

(e) after becoming aware you delayed unreasonably in notifying us that the transaction was unauthorised, incorrect or has not been carried out by us;

(f) You failed to tell us the transaction was unauthorised, incorrect or not carried out by us within 13 months of the date on which the transaction occurred (or in the case of a failed transaction ought to have occurred); or

(g) you deliberately failed to follow any of the safeguards as set out in your Personal/ Non-Personal Terms and Conditions or you showed serious disregard in taking reasonable care to follow any of them.

In any of these cases we will debit your relevant account with the amount of the transaction.

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

You can also call our Client Team on Freephone 0800 092 3300 between 7am-11pm UK time. Or, from outside the UK on our international number +44 (0)114 228 2407 (calls will be charged at your usual international rate).

PART OF THE SANTANDER PRIVATE BANKING GLOBAL DIVISION

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. 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 Typetalk service via 18001 0800 092 3300.

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England number 383032. Authorised and regulated by the Financial Services Authority, except in respect of its consumer credit products for which Cater Allen Limited is licensed and regulated by the Office of Fair Trading. FSA registration number 178737. Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. All deposits held with Cater Allen Private Bank are fully and unconditionally guaranteed by Santander UK plc. Calls may be recorded or monitored. www.caterallen.co.uk. Telephone 0800 092 3300.