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# Telephone Banking and Internet Banking

## Terms and Conditions

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## Section 1

### 1. Introduction

- 1.1 This document sets out the Conditions that apply to the use of the Services. These Conditions are in addition to the Account Conditions for the account or service you are accessing through the Services. If there is any conflict, these Conditions override the Account Conditions.
- 1.2 Users who are registered for the Internet Banking Service are also, as a result, registered for the Telephone Banking Service and should refer to all sections of these Conditions. Users who are registered (or who wish to be registered) for only the Telephone Banking Service should refer to Sections 1 to 4 of these Conditions.
- 1.3 If you are a "Large Enterprise" you agree that we can, in certain circumstances, operate your Services differently from the way prescribed by the Payment Services Regulations 2009. We will treat you as a Large Enterprise if you are a sole trader, partnership, company or other organisation and when you opened your Account with us had 10 or more full time employees and an annual turnover of more than €2,000,000 (or a sterling equivalent).
- 1.4 If you are a "Large Enterprise" you agree that certain regulations will not apply to our agreement with you. Please refer to Condition 7.4 which sets out the different approach we can take in relation to your use of the Services.

## Section 2

### 2. Definitions

The following definitions apply to these Conditions:-

**"ACN"** means the four-digit Access Account Number code which is selected by Account Holders, Main Users and Nominated Users during the registration process to allow them first to access the Telephone Banking Service and/or the Internet Banking Service.

**"Account"** means an account with us (or with any other third party) which we have determined is accessible by the Telephone Banking Service and/or the Internet Banking Service.

**"Account Conditions"** means the general conditions for the Account(s) or service(s) you are accessing through the Services.

**"Account Holder"** means a person who has entered into an arrangement with

us to use the Telephone Banking Service and/or the Internet Banking Service and who has an Account held either a) in that person's own name; or b) jointly with any other person(s) and in respect of which joint account we may act on the instructions of any or all of the joint account holders.

**"Bank", "We", "us", "our"** means Clydesdale Bank, if you are a customer with Clydesdale Bank PLC or Yorkshire Bank if you are a customer of Clydesdale Bank PLC trading as Yorkshire Bank.

**"Business Day"** means any full day (excluding Saturdays, Sundays and bank holidays) on which banks generally are open in the City of London for the transaction of normal banking business. We may be able to process some payments on a non-Business Day. Please ask us if you would like further details.

**"Customer Number"** means the number which we have notified in writing in accordance with our procedures to an Account Holder and/or Users (as applicable) as the Customer Number applicable to that Account Holder or User.

**"Cut-Off Time"** means, for payments made under this Agreement, the time, after the end of the Business Day, by which we must receive payment instructions if they are to be shown on your Account as being processed that Business Day rather than the next Business Day, as described in Condition 6.2.

**"Internet Banking Helpdesk"** means the helpdesk for queries relating to the Internet Banking Service on 0800 345 7 365 if you are a Clydesdale Bank customer or 0800 456 1 247 if you are a Yorkshire Bank customer.

**"Internet Banking Service"** means the internet banking service we make available through the internet network to enable the electronic receipt and transmission of information (including in relation to an Account).

**"Internet Password"** means the code (which must consist of a series of letters and numbers) chosen by you which you will use, together with your Security Questions and Answers, in order to use the Internet Banking Service.

**"Internet Security Information"** means your Internet Password and/or your Security Questions and Answers.

**"Large Enterprise"** means a sole trader, partnership, company or other organisation who, when the Account was opened had 10 or more full time equivalent employees and an annual turnover of more than €2,000,000 (or a sterling equivalent).

**"Limit"** means any transactional, daily or other limit on the amount which may be transferred in a transaction or series of transactions using the Telephone Banking or the Internet Banking Service.

**"Main User"** means, in relation to a business Account, a person nominated by the Account Holder in accordance with our requirements from time to time (including in relation to the formalities of nomination by the Account Holder and the identity of such person) and in respect of whom we may act on his or her instructions and who has entered into an arrangement with us to use the Telephone Banking Service and/or the Internet Banking Service.

**"Nominated User(s)"** means a person who has:

- (a) been nominated by the Account Holder (or in the case of a business Account by the Main User) under Condition 4 and in accordance with these Conditions;
- (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 Conditions to operate an Account (to the access level and extent specified by the Account Holder (or Main User in relation to a business Account)) using the Telephone Banking Service and/or the Internet Banking Service all in accordance with the provisions of these Conditions.

**"Our Website"** means the website (through which you can access the Internet Banking Service) at either [www.cbonline.co.uk](http://www.cbonline.co.uk) if you are a Clydesdale Bank customer or [www.ybonline.co.uk](http://www.ybonline.co.uk) if you are a Yorkshire Bank customer.

**"Regulatory Requirement"** means any obligation:

- (a) we have to comply with under any law or regulation (including any rules made by the Financial Conduct Authority or other regulatory body), or as a result of a decision by a court, ombudsman or similar body; or

(b) under any industry guidance or codes of practice which we follow.  
**“Rules of Use”** means the rules, as amended from time to time, applicable to the use of Our Website as shown on [www.cbonline.co.uk/legal-privacy](http://www.cbonline.co.uk/legal-privacy) if you are a Clydesdale Bank customer or [www.ybonline.co.uk/legal-privacy](http://www.ybonline.co.uk/legal-privacy) if you are a Yorkshire Bank customer.  
**“Secure Messaging Service”** means the service which we may make available under the Internet Banking Service to allow each of you and us to send the other secure messages.  
**“Security Details”** means the details that are used to verify your identity and help maintain the security of the information exchanged between you and us during your use of the Services. This includes your ACN, Customer Number, Internet Security Information, Telephone Security Information, Security Questions and Answers, and Unique Registration Reference Number.  
**“Security Questions and Answers”** means the security questions which you have selected and the answers to such security questions which you have given to us and which will, on subsequent occasions, be used by you in order to access and use the Internet Banking Service.  
**“Services”** means the Telephone Banking Service and/or the Internet Banking Service as appropriate.  
**“Tariff”** means the applicable tariff of fees and charges that relates to your Account. Copies of up-to-date Tariffs are available from Bank branches and from your relationship manager.  
**“Telephone Banking Helpdesk”** means the helpdesk for queries relating to the Telephone Banking Service on 0800 345 7 365 if you are a Clydesdale Bank customer or 0800 456 1 247 if you are a Yorkshire Bank customer.  
**“Telephone Banking Service”** means the telephone banking service which we make available through the public telecommunications network to enable the receipt and transmission of information by telephone (including in relation to an Account).  
**“Telephone Security Information”** means your ACN and/or the telephone password used in connection with the Telephone Banking Service.  
**“Unique Registration Reference Number”** means, in respect of the Telephone Banking Service, the ten-digit unique code which we have notified in writing in accordance with our procedures to an Account Holder, Main User or Nominated User as applicable to that Account Holder, Main User or Nominated User.  
**“User”** means you, the Main User or a Nominated User (or any one of them), as the context requires.  
**“Yorkshire Bank”** means Clydesdale Bank PLC trading as Yorkshire Bank.  
**“You”, “your”, “yours”** means an Account Holder or Main User who has accepted these Conditions (and includes a Nominated User as the context requires).  
**“Your Branch”** means the branch at which your Account is held.

## Section 3

### Universal Conditions

#### 3. Security

- 3.1 As long as we have checked your identity by verifying the Security Details, we will assume that we are dealing with you and that you have agreed to us disclosing information and acting on any instructions, without getting further confirmation from you.
- 3.2 You must:
- ensure that the elements of the Security Details that you choose for accessing the Services (e.g. your Internet Security Information) will not be the same as, or similar to, any other personal identification number or password you have for any other Account you have with, or for any other service provided by us; not permit any other person to use your Security Details;
  - not disclose your Security Details to any other person including in response to a request that you provide it (even if that request purports to come from us) other than in connection with your actual and immediate use of the Services;
  - not record or store your Security Details with documentation that relates to your Account;
  - take reasonable care when accessing the Services to ensure that your Security Details are not disclosed to any other person; and
  - check your Account records carefully.
- 3.3 You must tell us as soon as you can by calling us if:
- your Security Details become known (or you suspect they have become known) to someone else;
  - you notice any errors or unauthorised transactions on your Account;
  - you think someone else has or may try to access your Account; or
  - you become aware that a computer that you have used to access your Internet Banking Service has been lost, stolen or fraudulently accessed.
- 3.4 In addition, if any of the events described in Condition 3.3(a) to (d) occurs, you must immediately:
- change your Internet Security Information by using the “Change Password” and “Change Answers” sections within the “Administration Centre” of the Internet Banking Service; and/or, where relevant,
  - change your Telephone Security Information by calling us immediately to select new Telephone Security Information, as appropriate.
- 3.5 Please note that we would never contact you to ask for information about any of your Security Details and if you receive a request for any such information you should not provide it, even if the request purports to come from us.
- 3.6 Please see the Security Information on Our Website for further information about security and the Internet Banking Service.

#### 4. Nominated User

- 4.1 We may allow any person who is aged 16 years or over and who is nominated in accordance with these Conditions to be a Nominated User.
- 4.2 A Nominated User who has been nominated in accordance with these Conditions and accepted by us may use the Service(s) to access and operate an Account for the purposes specified by you (provided this does not conflict with the extent to which we allow any Nominated User to access and operate Accounts as determined by us from time to time). For example, a Nominated User may use the Service(s) to:
- conduct debit or credit transactions on Accounts;
  - access financial information about Accounts;
  - request statements, cheque books and other items relating to Accounts;

- pay certain bills; and
- access any other facilities which we may make available in the future and which you have agreed the Nominated User may access.

- 4.3 You may notify us by post in accordance with the terms of Condition 11 that a Nominated User should only have restricted access to an Account (for example, only to access financial information about an Account).
- 4.4 A Nominated User’s right to use the Service(s) to access and operate an Account will be withdrawn when you have notified us by post in accordance with Condition 11 when you want that to happen.
- 4.5 A User may continue to use the Telephone Banking Service and/or the Internet Banking Service until the relevant service is cancelled or terminated under these Conditions or access to the Service(s) is denied under these Conditions.

#### 5. Joint accounts

- 5.1 If an Account is held jointly with another party or parties then when a User uses the Telephone Banking Service and/or the Internet Banking Service to set up a regular payment using the Telephone Banking Service or a regular transfer to a linked Account or a single payment or transfer using either service, in each case affecting that joint Account, it will be treated as personal to that User. It will not appear among the payments or transfers presented to any other party to that joint Account but will only be available for inspection if that other party request details to be posted to him or her.
- 5.2 For the reason set out in Condition 5.1, the payment or transfer cannot be cancelled or altered through use of the Telephone Banking Service and/or the Internet Banking Service except by the User who set it up. Instructions in relation to cancellation or alteration by any other party can only be processed by direct application to us.

#### 6. Automated Payments

- 6.1 You can instruct us by the Telephone Banking Service and Internet Banking Service or standing order to make automated payments (including bill payments) from your Account on your behalf. You are responsible and liable for all instructions authorised by a User’s use of their Internet Security Information or Telephone Security Information or undertaken by another person with a User’s knowledge or consent.
- 6.2 Payments will be made from your Account provided:
- they are authorised by you in a way agreed between you and us;
  - where relevant, they can be made through the Faster Payment Service;
  - you will not be over the Limit we have set for the type of payment instruction you have given to us (these are limits that we apply to protect your Account and us); and
  - the payment is made in accordance with the Account Conditions.
- 6.3 If you ask us to make a payment before the relevant Cut-Off Time on any Business Day, we will process it on that Business Day unless you have asked us to make it on a future date set out in the payment instruction. We will debit the payment from your Account when the payment is made. If the payment is made after the Cut-Off Time, your Account will not show the payment as being processed until the next Business Day. Where you have set out a future date the payment will be processed on the date specified which must be a Business Day. Payment instructions received after the Cut-Off Time or on or for a non-Business Day will be processed on the next Business Day. Please see Condition 6.5 for details of how payments may be processed on non-Business Days.
- 6.4 If you ask us to make a payment in sterling to a person with an account at a bank in the UK we will use the Faster Payment Service. Most payments sent using the Faster Payments Service will be sent on the same Business Day that you give us the instruction or where you have asked us to make a payment out on a future date, that Business Day. However, in certain circumstances the payment may not be made until the next Business Day, for example, if we want to check certain details about the payment instruction with you. We can only use the Faster Payment Service if the person you are sending the payment to has an account which can receive payments through the Faster Payment Service. When you give us the payment instruction we will tell you if we can make the payment using the Faster Payment Service. If we cannot we will tell you we are unable to make the payment and you can contact us to discuss alternative ways to make the payment. We can refuse to make a payment under your Account Conditions.
- 6.5 Where a payment is made through the Bank’s own internal system and not via an external clearing system such as Faster Payment Service, the payment will reach the recipient on the same Business Day.

#### 7. Liability

- 7.1 We will not be liable if we are unable to perform our obligations under these Conditions due (directly or indirectly) to:
- the failure of any machine, data processing system or transmission link provided that such failures or events are abnormal and unforeseeable circumstances, the consequences of which would have been unavoidable despite all efforts to the contrary; or
  - our compliance with a requirement of UK or European Community law.
- 7.2 Subject to the provisions of this Condition until we receive notification in accordance with Condition 11 that your Security Details have been stolen or are liable to misuse, you will be liable for any use of the Services. Unless Condition 7.3 or 7.4 applies your maximum liability will be £50. You may not be liable for any unauthorised transaction made using your Security Details where the transaction is for goods or services purchased by direct mail, internet or telephone or for any unauthorised transactions made using your Security Details while your account is in debit. Nothing in this agreement limits our liability for acting fraudulently or very carelessly or otherwise excludes or limits our liability to the extent we are unable to exclude or limit it by law.
- 7.3 If the Security Details have been used by a person (other than by the User to which they belong) who acquired those Security Details with your or a Nominated User’s consent or you or a Nominated User has acted fraudulently or with gross negligence with the Security Details your liability will be unlimited until you notify us of the loss. You will not be liable for any further loss arising from the use of the Services once we have been effectively notified.
- 7.4 If you are a Large Enterprise, until we receive effective notification in accordance with Condition 11 that a User’s Security Details have been lost, stolen or liable to misuse you will be liable for all use of the Services. After

we have been effectively notified in accordance with Condition 11 that the Security Details have been lost, stolen or are liable to misuse you will not have to pay for any subsequent use of the Services unless the Security Details have been used by a person who acquired those Security Details with your or a Nominated User's consent or you or a Nominated User has acted with gross negligence in respect of the Security Details.

7.5 Please see the Account Conditions for how we deal with unauthorised transactions.

## 8. Service Charges

8.1 When using the Service(s), transactions instructed by you and any Nominated User for payment of bills from any of your credit card or charge card accounts (if applicable to your Account) will be treated as cash advances and charged in accordance with the Account Conditions (and current Tariff where applicable) relating to your credit/charge card Account which have been provided to you.

8.2 Any other charges for your use of the Service(s) will be charged in accordance with the relevant Account Conditions and Tariff, where applicable.

## 9. Termination and Suspension

9.1 You may end the agreement between us and you in respect of:

- the Telephone Banking Service and the Internet Banking Service; or
- the Internet Banking Service; or
- the Telephone Banking Service (if you are not also at that time registered for the Internet Banking Service) at any time by giving written notice to us in accordance with the terms of Condition 11.

9.2 We may terminate your or any User's use of the Telephone Banking Service and/ or the Internet Banking Service at any time by giving you two months notice.

9.3 We may also suspend any User's use of the Telephone Banking Service and/or Internet Banking Service where we consider it necessary:

- to protect the security of the Services or our systems;
- because we suspect there may be unauthorised or fraudulent use of the Services;
- where we provide you with credit as part of your Account and there is a significantly increased risk that you will not be able to repay us.

If we do so, we will tell you in advance where we are able to, otherwise we will let you know immediately afterwards.

9.4 We may also terminate or suspend your or a Nominated User's use of the Telephone Banking Service and/or Internet Banking Service with immediate effect if:

- you die;
- you are made bankrupt or enter into a voluntary arrangement with your creditors;
- you or any Nominated User are in serious and persistent breach of these Conditions;
- if we reasonably believe that someone else may have rights over the funds in the Account, for example another joint account holder, where there is a dispute; or
- the Account is closed.

9.5 If the Internet Banking Service is not used by a User for 12 months in respect of any of the Accounts of an Account Holder, we may end the agreement between us and you in respect of the Internet Banking Service.

## 10. Variations

10.1 We may change the Service(s), introduce or change charges for the Services, or vary these terms and conditions. We will give you at least 2 months' advance personal notice before making this kind of change unless we are required to make it sooner due to a Regulatory Requirement.

10.2 When we tell you about a change we will tell you the date it comes into effect. As long as notice of a change is given to you at the most recent address we have for you or to your Secure Messaging Service inbox, you will be treated as accepting the change on the date the change comes into effect unless, before then, you tell us that you want to terminate your agreement with us and not accept the change.

## 11. Notices

11.1 Notices, certificates, consents, approvals and other communications in connection with these Conditions should be given in writing or by telephone (where permitted under the Conditions) unless:

- otherwise specified in these Conditions; or
- we otherwise determine.

For the avoidance of doubt, notice of cancellation in terms of Condition 12 may only be given in writing.

11.2 Such notices, certificates, consents, approvals and other communications (including any notice of cancellation in terms of Condition 12) can be given to us in writing by post to 24 Hour Banking, Freepost SCO 1900, Dunbartonshire, G81 2NR, or by facsimile message to 0141 957 5509. You may also notify us electronically, but for security reasons, you may only do so by using the Secure Messaging Service which is part of the Internet Banking Service.

11.3 If you are registered for the Internet Banking Service, we may use the Secure Messaging Service to contact you and give you information about the Service or about changes to these Conditions. You should check your Secure Messaging Service inbox on a regular basis.

## 12. Right of Cancellation

12.1 You can cancel this agreement by notifying us in writing within 14 days of the date upon which your Account is opened. During this period you may cancel the agreement between us and you in respect of:

- the Telephone Banking Service and the Internet Banking Service; or
- the Internet Banking Service; or
- the Telephone Banking Service (if you are not also at that time registered for the Internet Banking Service) by giving written notice to us in accordance with Condition 11. This agreement will be cancelled under this Condition 12 when we receive notice of cancellation from you. There will be no charge for such cancellation. If you do not cancel this agreement, then, subject to these Conditions, you will be entitled to use the Services and will be bound by these Conditions.

## 13. General

13.1 These Conditions may be:

- accessed and viewed via Our Website and can be printed out if you select/click on the PRINT button on the appropriate page on Our Website; or
- obtained by you if you phone either the Telephone Banking Helpdesk or the Internet Banking Helpdesk.

13.2 These Conditions are also available in Braille, large print and audio tape. Please phone either the Telephone Banking Helpdesk or the Internet Banking Helpdesk for details.

13.3 For queries concerning the Telephone Banking Service, contact the Telephone Banking Helpdesk.

13.4 For queries concerning the Internet Banking Service contact the Internet Banking Helpdesk.

13.5 We draw to your attention that we may record or monitor telephone calls in order to ensure security for our customers and our staff and to help maintain service quality.

13.6 There may be other external taxes or costs which exist that are not paid through us or imposed by us. For example, you may have a liability to higher rate tax dependent on your individual circumstances.

13.7 The correctness of information about an Account which a User obtains through the Telephone Banking Service and/or the Internet Banking 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.

13.8 These Conditions are governed by the law of the country in which Your Branch is situated and subject to the non-exclusive jurisdiction of the courts of that country.

13.9 These Conditions are written and available only in English and we undertake to communicate to you in English when communicating with you regarding the Account.

13.10 Our failure to insist on our strict rights under these Conditions will not prevent us from enforcing these or any other rights.

13.11 In the event that any provision of these Conditions is held to be unenforceable, it will not affect the validity and enforceability of the remaining provisions and will be replaced by an enforceable provision that comes closest to the intention underlying the unenforceable provisions.

## 14. Resolving your complaint

14.1 We are committed to providing our customers with the best possible service. However, if you are not happy with any product or service you have received from us, we would like the chance to put it right. Our internal complaint handling procedures are in place to deal with your concerns when things go wrong. There is no charge for raising a complaint. You can contact your local branch or Relationship Manager in person, by writing or by phone. You can also get in touch with our central complaints team whose up to date details can be found on our website or in our complaints handling leaflet which is available on request in our branches. If you are not satisfied with our response to your complaint, you can refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation, which helps to resolve complaints that customers and financial institutions haven't been able to resolve themselves. Further details can be found on the Financial Ombudsman Service website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Section 4

### Terms and Conditions which apply to the Telephone Banking Service

#### 15. Use of the Telephone Banking Service

15.1 For the Telephone Banking Service, you agree to these Conditions when you enter your Unique Registration Reference Number and first use the Telephone Banking Service. For your own benefit and protection you should read these terms carefully before accepting them. If you do not understand any point please ask for further information.

15.2 The Telephone Banking Service is available to use in relation to all Accounts including current, savings, mortgage, loan and credit card accounts.

15.3 We will register you as a user of the Telephone Banking Service once:

- you have selected your Telephone Security Information;
- you have accepted these Conditions; and
- you have accessed the Telephone Banking Service by entering your Customer Number, Unique Registration Reference Number and Telephone Security Information.

15.4 It is your responsibility to use other means of effecting transactions and giving and obtaining information if for any reason the Telephone Banking Service is unavailable for use or malfunctioning. Other means include, for example, the Internet Banking Service.

15.5 We may ask you to change your Telephone Security Information for operational or security reasons.

15.6 No User shall create any borrowing by using the Telephone Banking Service unless such borrowing has been previously agreed by us.

15.7 When using the Telephone Banking Service, standing orders or direct debits must be cancelled at the latest before 4pm on the Business Day before a processing date, failing which the cancellation will not apply until the next processing date.

#### Nominated Users

15.8 Once a Nominated User has:

- selected their Telephone Security Information;
- accepted these Conditions; and
- accessed the Telephone Banking Service by entering their Customer Number, Unique Registration Reference Number and Telephone Security Information we will register the Nominated User as a User of the Telephone Banking Service in accordance with these Conditions and the Nominated User agrees to be bound by these Conditions.

## Section 5

### Terms and Conditions which apply to the Internet Banking Service

#### 16. Use of the Internet Banking Service

- 16.1 For the Internet Banking Service, you agree to these Conditions when you select and/or click on the "ACCEPT" button on the Internet Banking Service website. For your own benefit and protection you should read these terms carefully before accepting them. If you do not understand any point please ask for further information.
- 16.2 We will register you as a User of the Internet Banking Service once:
- you have accepted these Conditions online; and
  - you have accessed the Internet Banking Service by entering your Customer Number, Account number, sort code, ACN and the initial Internet Password issued to you using the Telephone Banking Service; and
  - you have selected a different Internet Password and your three Security Questions and Answers which are to be used to access the Internet Banking Service.
- 16.3 Access to the Internet Banking Service will be denied to a User if the User enters incorrect Internet Security Information on five consecutive occasions. If this occurs then you should contact our Internet Banking Helpdesk.
- 16.4 It is your responsibility to use other means of effecting transactions and giving and obtaining information if for any reason the Internet Banking Service is unavailable for use or malfunctioning. Other means include, for example, our Telephone Banking Service.
- 16.5 If any User uses an account aggregation service (which is a service which allows you 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 Internet Banking Service)), you will be in breach of Condition 3 of these Conditions (and possibly also other terms and conditions which apply to your Account, including the Account Conditions). 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.
- 16.6 It is a condition of use of Our Website that you accept the Rules of Use which are displayed on Our Website as amended from time to time.
- 16.7 When using the Internet Banking Service, standing orders or direct debits must be cancelled at the latest before 4pm on the Business Day before a processing date, failing which the cancellation will not apply until the next processing date.

#### Nominated Users

- 16.8 Once a Nominated User has:
- accessed the Internet Banking Service by entering the Customer Number, Account number, sort code, ACN and Internet Password issued to the Nominated User using the Telephone Banking Service; and
  - selected a different Internet Password (which password shall not knowingly be the same as any other user's Internet Password in relation to the Account or Accounts of such other User) and three Security Questions and Answers which are to be used to access the Internet Banking Service, we will register the Nominated User as a User of the Internet Banking Service in accordance with these Conditions and the Nominated User agrees to be bound by these Conditions.

#### Security and the Internet Banking Service

- 16.9 You agree that you and your Nominated User will:
- access the Internet Banking Service through a computer that has security software installed including a firewall, anti-spyware and anti-virus software applications. You agree that it is the User's responsibility to ensure that all security software operating systems and browsers are maintained and updated on a regular basis;
  - keep secure the personal computer used to access the Internet Banking Service;
  - unless we notify you otherwise, always access the Internet Banking Service by entering its website address via a web browser;
  - never access the Internet Banking Service from a link contained in an email; and
  - comply with all instructions we may issue to you from time to time about internet banking security including that displayed and accessible on Our Website in the section entitled "Security".
- 16.10 Please note that if you do not actively terminate your session with the Internet Banking Service, the session will stay active for a further 10 minutes after your last action after which, for your security, it will automatically terminate.
- 16.11 Please ensure that you always exit the Internet Banking Service by using the "log out" button on the screen. This is to prevent any person who uses the computer after you from accessing any of your Account information.

**This document is available in large print, Braille and audio.  
Please speak to a member of staff for details.**

[www.cbonline.co.uk](http://www.cbonline.co.uk) | [www.ybonline.co.uk](http://www.ybonline.co.uk)