

Effective 13 January 2018

1. Introduction

1.1 This document contains the conditions applicable to our online banking services.

What do we mean by online banking?

Online banking is a service that enables you to access, give instructions on and operate additional functionality in relation to certain cahoot accounts you hold with us (including any cahoot account which you hold jointly with somebody else).

You can access online banking by logging on at our website www.cahoot.com.

1.2 These terms relate only to the services described in them. Separate terms apply to the underlying cahoot accounts (the cahoot accounts you hold).

1.3 Please read these conditions carefully. If you want to refer to them in future, you can access them on our website at www.cahoot.com, by contacting our Telephone Banking service.

1.4 In this agreement:

- (a) “we”, “our” and “us” means cahoot, a division of Santander UK plc; and
- (b) “you” and “your” means our customer.

2. Online banking

2.1 With online banking, you can access information about your cahoot account, give us instructions, set up alerts and use other functionality that we make available from time to time.

2.2 We will provide or ask you to set security details for access to online banking. These could include a password, security code, memorable information or biometric data such as a fingerprint. We may change these requirements at any time.

2.3 If you are a joint account holder, each person named on the cahoot account can register for online banking. Each joint account holder will have separate security details to access and use the service.

3. The alerts service

3.1 By activating online banking you will automatically have access to our Alerts service. This is a text and email service that provides balance and transaction alerts by email and/or to a UK registered phone.

3.2 If you are a joint account holder, each person named on the cahoot account can register for the Alerts service. Each joint account holder will use the Alerts service independently.

3.3 We will only send you each text or email once. If you delete a text or email we cannot send it again.

3.4 You can cancel alerts at any time by logging onto online banking and selecting the relevant options.

3.5 If we do not send an alert or if it is inaccurate, we will only be responsible for any charges you incur on your cahoot account which you could otherwise have avoided but we will not be responsible where it is due to reasons outside our reasonable control (for example your phone is out of coverage, is switched off or you have changed your number).

3.6 All balances in any alert will be correct as at the date and time stated in the text or email and are subject to possible readjustments. Any balance shown refers to the actual balance on your cahoot account and may include transactions that are still being processed and so may be subject to change. It may not include any overdraft that you have.

4. Access to online banking

4.1 We may make operational changes to the way that the services are accessed at any time. We will tell you about such changes by either placing a message on our website, via your mobile device, or by text, email or by post.

4.2 You are responsible for maintaining your computer or mobile device, and for ensuring that it is compatible with the particular service.

4.3 Occasionally, we may need to carry out maintenance that could limit the availability of the services.

4.4 We shall use reasonable endeavours to keep the services free from viruses and corrupt files but cannot guarantee this. You should ensure that you have appropriate anti-virus software installed on any computer or mobile devices that you use to access the services. We shall not be liable for any loss or damage you suffer if your device is infected by a virus or corrupt file unless such loss or damage is the direct result of our negligence or deliberate default.

5. One time passcodes

- 5.1 To login to your account, make payments and access many aspects of the services you will need to register your mobile phone number to receive one time passcodes that we will send to your phone. You will need to input this code to verify and complete certain transactions. We will only send you a passcode when you have taken action to access the service.
- 5.2 When you add or seek to make a payment to a new payee using mobile banking or online banking, you will be asked to input a one time passcode as part of the process. Once a new payee is verified with a one time passcode, future payments to that payee may be made without entering another one time passcode. If you do not intend to make any future payments we recommend you delete this payee after payment
- 5.3 You must take all reasonable precautions to prevent anyone else from accessing the passcode and must never disclose it to anyone, even if they claim to be our employees or agents or the police. We will never ask you to disclose it in that way.
- 5.4 You must tell us as soon as possible if you change your phone number, or your phone is lost or stolen. We will send a text to confirm this. If you receive a text confirming a change and you have not asked to change your number, please contact us immediately.

6. Security

- 6.1 To access many aspects of the services you will need to register your mobile phone number to receive one time passcodes that we will send to your phone. You will need to input this code to verify and complete certain transactions.
- 6.2 You must take all reasonable precautions to prevent anyone else from accessing the passcode and must never disclose it verbally to anyone, even if they claim to be our employees or agents or the police. We will never ask you to disclose it in that way.
- 6.3 You must tell us as soon as possible if you change your phone number, or your phone is lost or stolen. We will send a text to confirm this. If you receive a text confirming a change and you have not asked to change your number, please contact us immediately.
- 6.4 You must take reasonable security precautions to keep your cahoot account safe when using online banking, including:
 - (a) not choosing a PIN or other security details which may be easy to guess, such as your date of birth;
 - (b) memorising security details or writing them down only in a way that cannot be understood by others (you should not store them on your device);
 - (c) only providing security details to us when asked (we will ask for details if you call us but will never ask for them over email);
 - (d) only responding to an email if you are confident it came from us (we will address emails to you personally and quote your postcode or last four digits of the cahoot account number to identify ourselves);
 - (e) only accessing our online banking service via our website (you should never go to our online banking service from a link in an email and enter your security details);
 - (f) ensuring any information shown or stored on your device is kept secure, that the device is locked when you are not using it and that you log out when exiting the service;
 - (g) protecting your device with up-to-date anti-virus and firewall software; and
 - (h) not accessing your cahoot account from a device using public WI-FI .
- 6.5 Our digital services may use your location data or information about your device in order to prevent and detect fraud. For example, we may check if you are in the country where your payments are being made in instances where we suspect fraud on your cahoot account. We will not use this information for any other purpose.
- 6.6 Further details on keeping your cahoot accounts safe can be found on our website and at www.banksafeonline.org.uk. You must follow any other the guidance we give you about keeping your security details and mobile device or computer secure.
- 6.7 If you receive a suspicious email please do not open it or click on any links contained within it, instead report this immediately by forwarding the email to phishing@cahoot.com.
- 6.8 You must contact us immediately in accordance with your cahoot account terms if you believe someone else knows your security details or think they have been misused.
- 6.9 If you don't follow these procedures, we may withdraw or suspend your ability to access online banking until we are satisfied that your cahoot account is secure.
- 6.10 For security reasons we may de-activate your security details if you have not used them to access online banking for any fifteen month period. We will send you a reminder at least two months before any de-activation date.

7. Using the services abroad

- 7.1 Online banking services use a high level of encryption, which may be illegal in some countries outside of the UK. You should not access the services from countries where this is not permitted by local law. We shall not be liable for any loss, damage or other outcome suffered by you as a result of you breaking any local law by using the services from outside the UK.

8. Termination and suspension of the services

- 8.1 This agreement does not have a fixed duration so will continue until either you or we end it.
- 8.2 You can cancel your online banking service at any time by calling us or writing to us at: Digital Banking Department, cahoot, Mays Meadow, Belfast BT1 3PH.
- 8.3 If you cancel online banking, you will not be able to access any online-only cahoot accounts.
- 8.4 We may terminate your use of any of the services at any time by giving you at least 2 months' written notice (including email or text alerts).
- 8.5 We may also terminate or suspend your use of the services if we terminate or suspend your use of your cahoot accounts in accordance with the cahoot account terms.

9. Changes to these conditions

- 9.1 We can change any of these terms and conditions, including introducing or changing charges, provided we give you at least two months' notice in advance of the change.
- 9.2 We can give you notice on the log on page of online banking, by post, email, text or by any other means we agree with you. You should check our website regularly for such messages.
- 9.3 The new terms will apply automatically at the end of the notice period, but if you do not want to agree to the change, you can stop using online banking without paying any extra charges or interest, at any time until the change takes effect. If you continue using online banking after this, we'll assume you've accepted the change.
- 9.4 We may also make changes to online banking from time-to-time that we ask you to agree to through the website, for example software updates or improvements in functionality.

10. General

- 10.1 This agreement is personal to you and you cannot transfer your rights or obligations to anyone else. We may transfer our rights and obligations at any time.
- 10.2 If any term of this agreement is found to be unenforceable, this will not affect the validity of any others.
- 10.3 The law applicable to these conditions and the courts having jurisdiction in the event of any dispute shall be as set out in your cahoot account terms.
- 10.4 All the information we give you and all communications from us will be in English. We will only accept communications and instructions from you in English.