

# Paperless Terms and Conditions

# Terms and Conditions

These terms apply when you choose to:

- Receive online statements for Personal Loans, Personal Current Accounts and Savings Accounts
- Receive online statements and other documents for Credit Card Accounts
- Receive online correspondence for Personal Loans, Personal Current Accounts and Savings Accounts in 'Your Inbox' and should be read in conjunction with the terms for each account held.

## Agreeing to receive documents online – what does it mean for me?

<b>General</b>	<p>Once paper statements or correspondence are stopped for your account, you're agreeing for your documents to be sent electronically to your personal account area in Internet Banking.</p> <p>We'll no longer send statements or correspondence for the account by post, unless you ask us to start sending you paper statements and/or correspondence again or for another reason stated in these conditions.</p> <p>You can view your statements or correspondence online at any time by logging in to Internet Banking and viewing your online Inbox for correspondence or Account Statements section for statements. We won't amend or delete any statements or correspondence which are held in your personal account area in Internet Banking (unless otherwise stated below).</p> <p>If you upgrade your personal current account, your agreement to receive documents online will also apply to your new, replacement account (unless you ask us to start sending you paper statements or correspondence again).</p>
<b>Personal Current Accounts or Savings Accounts – Statements</b>	<p>You can view your statement online at any time by logging in to Internet Banking. You can use the online search function to view and print your statements. Your account statements will be displayed as HTML documents.</p> <p>Although you won't receive paper statements, we'll continue to advise you by post if you have to pay any interest or overdraft charges (unless you've agreed to receive online correspondence).</p>
<b>Personal Loan – Annual Statements</b>	<p>When you agree to receive your Personal Loan Annual Statements online, you're agreeing that we may send your statements to your secure personal account area (statements are located under the "Annual Statements" tab in Internet Banking).</p> <p>Your personal loan annual statements will be available to view as PDF (Portable Document Format) files and will be available to view and print.</p>
<b>Credit Card Accounts – Statements</b>	<p>Your credit card statements will be available to view as PDF (Portable Document Format) files.</p> <p>By agreeing to receive your statements online, you're also agreeing to receive other documents that we normally send as part of your paper statements, such as certain Notices of Variation, Notices of Default Sums, Notices of Sums in Arrears and Annual Statements as part of your electronic statement.</p>

**Personal Current Account and Savings Account Correspondence**

When you agree to receive your account correspondence online you're agreeing that we may send documents such as changes to the terms and conditions of your account, pre-notifications of charges, annual interest and product summaries, any overdraft agreement and other letters relating to any overdraft on your current account to your online Inbox (which is located via the Account Overview page in Internet Banking).

You can use your online Inbox to view, search and print selected correspondence and online alerts. Your correspondence will be displayed as PDF documents. You'll be able to archive correspondence which can be retrieved later.

If you have one or more accounts registered to receive online correspondence, you'll also receive some general correspondence online (where there's no specific link to one account, such as appointment bookings, change of address, etc.).

**Please note:** Not all correspondence will be available online and you'll still receive some letters by post (such as documents requiring a signature, where we're asking you to provide a response, or where it wouldn't be appropriate to send online).

We may add or remove types of letters considered to be appropriate for delivery in the Inbox without making changes to these terms and conditions, or informing you separately.

**Personal Loan Account Correspondence**

When you agree to receive your loan account correspondence online, you're agreeing that we may send documents such as Personal Loan Notices of Default Sums, Personal Loan Notices of Sums in Arrears, changes to the terms and conditions of your loan account and other letters relating to your loan account to your online Inbox (which is located via the Account Overview page in Internet Banking).

You can use your online Inbox to view, search and print selected correspondence. Your correspondence will be displayed as PDF documents. You'll be able to archive correspondence which can be retrieved later.

If you have one or more accounts registered to receive online correspondence, you'll also receive some general correspondence online (where there's no specific link to one account, such as appointment bookings, change of address, etc.).

**Please note:** Not all correspondence will be available online and you'll still receive some letters by post (such as documents requiring a signature, where we're asking you to provide a response, or where it wouldn't be appropriate to send online).

We may add or remove types of letters considered to be appropriate for delivery in the Inbox without making changes to these terms and conditions, or informing you separately.

### What if I want to switch back to paper?

<b>General</b>	<p>You can ask us to start sending you paper statements again at any time. Just log in to Internet Banking and go to the 'Manage Online and Paper Preferences' page. You'll then be able to Opt-in/Opt-out for statements and correspondence for each individual account.</p> <p>Alternatively you can call our Internet Banking Helpdesk on <b>0345 835 3844</b> (lines are open 7am–10pm Mon–Fri and 8am–6pm Sat–Sun).</p> <p>If you need to call us from abroad, or prefer not to use our <b>0345</b> number, you can also reach us on <b>+44 (0) 203 284 1577</b> or Textphone <b>0345 835 3840</b> and <b>01733 286 351</b>.</p> <p>You'll begin receiving paper statements again at the same frequency you were receiving them before they were stopped.</p>
<b>Personal Current Accounts or Savings Accounts</b>	<p>You can reinstate or opt out of paper statements four times in a twelve month period, starting from the date of the first time you opted out.</p>
<b>Personal Loan – Annual Statements and Correspondence</b>	<p>Unless your loan account terms and conditions provide otherwise, there are no restrictions on the number of times you can opt into or out of paper statements or correspondence and there is no charge for this.</p>
<b>Credit Card Accounts</b>	<p>There are no restrictions on the number of times you can opt into or out of paper statements.</p>
<b>Personal Current Account and Savings Account Correspondence</b>	<p>There are no restrictions on the number of times you can opt into or out of paper correspondence.</p>

### Can my online statement be used as proof of ID/address?

<b>General</b>	<p>The online statements produced may not be accepted as proof of ID/address, as some companies require original paper statements rather than online printouts.</p>
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**How do I get a paper copy of my online statement or correspondence?  
Will I be charged for this?**

<b>Personal Current Accounts or Savings Accounts – Statements</b>	<p>You can order a paper statement online by visiting the Account Statement screen and selecting 'Order a paper statement'. You can also request a paper statement by visiting one of our branches or by calling us on <b>03459 758 758</b>.</p> <p>If you need to call us from abroad, or prefer not to use our <b>0345</b> number, you can also reach us on <b>+44 (0) 203 284 1575</b> or Textphone <b>0345 835 3843</b> and <b>01179 743 664</b>.</p> <p>There is no charge for the first request of a paper statement. However, if you require extra copies of the same statement, we'll treat this as a request for a duplicate statement and a charge will apply. Please see our Banking Charges Guide for further details.</p>
<b>Personal Loan – Annual Statements</b>	<p>You can request paper copies of Personal Loan Annual Statements by calling <b>0800 111 4166</b>. There is no charge for this.</p> <p>If you need to call us from abroad, or prefer not to use our <b>0800</b> number, you can also reach us on <b>+44 (0) 191 335 7409</b>.</p>
<b>Credit Card Accounts – Statements</b>	<p>You can request a paper statement by calling us on <b>0346 835 3846</b>.</p> <p>If you need to call us from abroad, or prefer not to use our <b>0345</b> number, you can also reach us on <b>+44 (0) 203 284 1581</b> or Textphone <b>0345 835 3848</b> and <b>01733 286 354</b>.</p> <p>There will be a charge for all paper copies of credit card statements if you've chosen to receive your statements online.</p> <p>Please see your credit card terms and conditions for further details of the charge we'll make.</p>
<b>Personal Current Account and Savings Account Correspondence</b>	<p>It is easiest to print a paper copy of your correspondence by opening up the PDF document (stored in the Inbox) and selecting 'Print'. For best results, click the print-friendly 'Print' button on the top right of the page (not 'File' then 'Print' in the print function of your browser).</p> <p>You can also visit your nearest branch and we can arrange a paper copy to be sent to you.</p> <p>We recommend that you download, save and print important documents for your records.</p>

### What happens if I don't view my online statement or correspondence?

<b>Personal Current Accounts or Savings Accounts – Statements</b>	If you log in to Internet Banking but don't view your statements for three consecutive months, you'll receive an online reminder to look at your statements.
<b>Personal Loan – Annual Statements</b>	You'll receive an email advising you when a new Annual Statement is available to view. You must ensure that you tell us if you change your email address so that you continue to receive these notifications.
<b>Credit Card Accounts – Statements</b>	<p>If you log in to Internet Banking but don't view your statements for three consecutive months, you'll receive an online reminder and an email to remind you to view your statements online.</p> <p>You'll receive a further online reminder if you don't view your statements after six consecutive months.</p>
<b>Personal Loan, Personal Current Account and Savings Account Correspondence</b>	You'll receive an email advising you when a new item of correspondence has been sent to the Inbox. You must ensure that you tell us if you change your email address so that you continue to receive these notifications.

### What happens if I don't use internet banking for an extended period?

<b>Personal Current Accounts or Savings Accounts – Statements</b>	If you don't log in to Internet Banking for three consecutive months we'll send you a letter or email asking you to look at your statement online. We'll also send you additional reminders by letter or email after six months and then again at nine months.
<b>Personal Loan – Annual Statements</b>	If you don't log in for twelve consecutive months we'll start sending you paper Annual Statements again.
<b>Credit Card Accounts – Statements</b>	If you don't log in to Internet Banking for three consecutive months, we'll send you an email asking you to look at your statement online.
<b>Personal Loan, Personal Current Account and Savings Account Correspondence</b>	<p>If you don't log in to Internet Banking for three consecutive months we'll send you an email asking you to look at your correspondence online. We'll also send you additional reminders by email after six months and then again at nine months.</p> <p>If you don't log in for twelve consecutive months we'll start sending you paper correspondence again.</p>

## How does this work for joint account customers?

<b>Personal Current Accounts or Savings Accounts</b>	<p>If any account holder opts out of paper statements or correspondence on a joint account, we'll stop sending paper statements or correspondence to all the account holders named on the joint account and we'll write to the other account holder(s) to inform them of the change.</p> <p>Note: If you've accepted paperless correspondence you'll also receive some general correspondence online (where there's no specific link to one account, such as appointment bookings, change of address, etc.). This doesn't apply to the party who hasn't chosen to receive online correspondence, and they'll continue to receive general correspondence by paper.</p> <p>If the account holder who asked us to stop sending paper statements or correspondence leaves the account, then paper statements will be reinstated for the other account holders remaining on the joint account.</p>
<b>Personal Loans</b>	<p>Joint personal loan customers cannot opt out of paper statements and correspondence.</p>

## What happens if I close an account for which I receive online statements or correspondence?

<b>Personal Current Accounts or Savings Accounts – Statements</b>	<p>If you intend to close an account for which you receive online statements, please ensure that you print copies for your records before you do so, as you'll no longer be able to access your statements online once the account is closed.</p>
<b>Personal Loans – Annual Statements</b>	<p>If you intend to pay off your remaining balance and close a loan account for which you receive online statements, please ensure that you print copies for your records before you do so, as you'll no longer be able to access your statements online once the account is closed. If you deregister from Internet Banking, please make sure that you download, save and/or print copies of all your documents before you deregister.</p>
<b>Credit Card Accounts – Statements</b>	<p>If you intend to close an account for which you receive online statements, please ensure that you print copies for your records before you do so, as you'll no longer be able to access your statements on line once the account is closed.</p>
<b>Personal Current Account, Savings Account and Personal Loan Correspondence</b>	<p>If you intend to close an account for which you receive online correspondence, you'll be able to access these documents online after closure (as long as you still have access to Internet Banking after you close that account). If you deregister from Internet Banking, please make sure that you download, save and/or print copies of all your documents before you deregister.</p>

## What happens if there are changes to the Paperless Terms and Conditions?

### **Personal Current Accounts or Savings Accounts – Statements and Correspondence**

These terms add to, and should be read with, the conditions that apply to your account. Those include important information, such as how we can change this service and these conditions, and how we'll inform you.

### **Credit Card Accounts – Statements**

We may change these terms and conditions by giving you at least two months' advance personal notice. In giving you personal notice, we'll tell you about the change by letter, email, online message, text message, statement message or insert or in any other way which is sent to you individually.

### **Personal Loan – Annual Statements and Correspondence**

These Paperless Terms & Conditions apply to your decision to opt for paperless statements and or correspondence only, they do not vary or modify your personal loan terms and conditions. In the event of any conflict between these terms and your personal loan terms and conditions the personal loan terms and conditions will prevail.

We may change these Paperless Terms & Conditions by giving you at least two months' advance personal notice.

In giving you personal notice, we will tell you about the change by letter, email, online message, text message, statement message or insert or in any other way which is sent to you individually.