

Most popular questions

Q: I've forgotten my login details, what do I do? **A:** If you've forgotten your password or your user ID, we can get you back online in minutes. Simply click 'Forgotten your password?' or 'Forgotten your user ID?' when you visit the login page and follow the instructions on screen.

Q: How long will it take to receive funds into my Nominated Account? **A:** If you complete your transaction before 3pm on a working day, your funds will arrive in your Nominated Account by the end of the following working day. If your transaction is carried out after 3pm or on the weekend, please allow two working days for your funds to arrive. For Notice Account, your funds will be transferred out of your Notice Account on the date your notice expires and will arrive in your Nominated Account by the end of the following working day. For Postal Account, you'll need to allow an extra working day for your money to arrive.

Q: What can I choose to do with my savings when my Fixed Rate account matures? **A:** Once your account reaches maturity, you can choose where you'd like to transfer your savings to. This can be to more than one place. You can choose a new account from the options provided, transfer your savings to an existing account you have with us, transfer your savings to your Nominated Account, or look at our website to see if a different account works for you.

Q: My online Fixed Rate Account is about to mature and the rates offered to me are different to the rates on your website? **A:** Your maturity options are sent to you a couple of weeks before your online Fixed Rate Account is due to mature. This means that, by the time your existing account matures, we may have new accounts or different rates on sale on our website which could differ from the ones we have communicated to you.

Q: When will my payment appear into my Charter Savings Bank account? **A:** Electronic payments made into your Charter Savings Bank account before 1pm will appear in your account on the same day. Payments made after 1pm will show the following day. Bank Holidays may cause additional delays. If you've sent a cheque, this will show on the working day after we've received it.

Q: Why hasn't my payment appeared into my Charter Savings Bank account? **A:** If you still can't see your payment after the timescales we've outlined, there could be several reasons: your deposit doesn't meet the minimum balance requirements, your account isn't open yet, the payment isn't from the Nominated Account, or there's a missing or incorrect reference/account number.

Q: Opening an account? **A:** All our accounts are open to UK residents who are at least 18 years old.

Q: How is my money protected? **A:** Your eligible deposits with Charter Savings Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme.

Q: How do I apply for an account? **A:** Opening an account is easy. For online accounts, you'll need the sort code and account number of your personal UK bank or building society account. For postal accounts, you can apply online or call us to request an application pack.

Q: Can I open more than one account? **A:** Yes, you can open as many accounts as you like, subject to the General Savings Conditions or any specific conditions which apply to an account.

Q: Can I open a joint account? **A:** You can have a maximum of two account holders for each account you open (non-ISAs only). You can't hold a joint ISA, as these are Individual Savings Accounts. You'll be jointly and individually responsible for the account and we'll assume each of you has an equal share of the money in the account. If you have a joint savings account with a Nominated Account in the same names, each of you can use the account, make withdrawals and close the account without the other's approval. If the Nominated Account is in the name of only one of the holders of the savings account, only that holder will be able to use the account, make withdrawals and close the account, the other account holder will be able to view the account online.

Q: What account opening checks do you carry out? **A:** We check your identity, address and validate your Nominated Account (the bank account you choose to pay money from and to your savings account) before you open an account, usually by checking a number of electronic databases. In some cases we may ask you to send identification documents by post.

Q: What documents do I need to provide to confirm my identity or address? **A:** All acceptable documents for verifying your identity, address and Nominated Account can be found within our Identity Requirements document.

Q: Can I change my mind? **A:** You cannot cancel or close a fixed rate bond. For all other accounts, including all Cash ISAs, if you change your mind within 14 days of opening your account, you can cancel your account, just let us know and we'll return your savings and any interest earned. More information is contained in the Key Features & Summary Box document for your account.

Q: System requirements for online accounts? A: To keep your savings and your personal details safe and secure, please use the latest version of the browser you use to access the internet (e.g. Internet Explorer, Google Chrome, etc.) and/or the operating system on your computer or internet-enabled device (e.g. iPad, Android tablet, smartphone, etc.). If you're using any of the following, you'll be unable to access any of your existing accounts, or apply for a new one: Internet Explorer versions 8, 9 or 10, any version of Internet Explorer on Windows XP or Vista. If you're using the Google Chrome or Mozilla Firefox browsers on a Windows XP or Vista system, you can still access your account(s) as long as they are version 49 or above.

Q: Power of Attorney? A: Please visit our Power of Attorney page for more information.

Q: Paying money into your account? A: To help protect the security of your money, any payments to your Charter Savings Bank account must be from your Nominated Account (the same UK bank or building society account you provided on your application form).

Q: How do I pay money into my Easy Access or Notice account? A: Electronic payments must be from your Nominated Account. For online accounts, you can only send a cheque for your initial deposit. For postal accounts, you can pay by cheque at any time.

Q: How do I pay money into my Fixed Rate bond? A: Payments must be from your Nominated Account. You can send a cheque from your Nominated Account made payable to Charter Savings Bank and your application reference number or seven-digit account number.

Q: When will my payment appear in my Charter Savings Bank account? A: Electronic payments made into your Charter Savings Bank account before 1 pm will appear in your account on the same day. Payments made after 1 pm will show the following day. Bank Holidays may cause additional delays. If you've sent a cheque, this will show on the working day after we've received it.

Q: What is a Nominated Account? A: Your Nominated Account is a personal UK bank or building society account in your name(s) which is linked to your savings account. Money can only be transferred from, or sent to, your Charter Savings Bank account from your Nominated Account.

Q: When will I start to earn interest on my money? A: If we receive money by electronic payment such as BACS, CHAPS, Faster Payments and Standing Order you will start to earn interest on it from the day we receive it. If we receive money by

cheque, you will start earning interest on the working day after the working day we receive it.

Q: When will my money be available for withdrawal? A: For Easy Access accounts, if we receive money by electronic payment it will be available for withdrawal from the day we receive it. For Notice accounts, you must provide us with the agreed amount of notice for any withdrawal. For Fixed Rate Bonds, you cannot make a withdrawal during the fixed rate period.

Q: How and when can I withdraw? A: For Easy Access accounts, you can arrange a withdrawal online or by post. For Notice accounts, you must allow the full notice period appropriate to your account. For Fixed Rate Bonds, withdrawals are not possible during the fixed period.

Q: Operating your account? A: You can log in using the link at the top of our home page. You'll need your user ID, password, and memorable details. For online accounts, when you log in you'll find all the details you'll need including your interest rate, product type, and balance. For postal accounts, we'll write to you with a statement each month there is activity on your account.

Q: Are there any charges for operating my account? A: We don't charge you for any of the normal things you need to do to manage your account, however, there will be a charge if you request a CHAPS electronic payment.

Q: How do I cancel a future transaction?

A:

- **Online Accounts:** Log in to your online account using your user ID, password, and memorable details. Once logged in, select 'Account Statement' to view your future transactions. Click on the magnifying glass next to the transaction you want to cancel and then press the 'Delete transfer' button.
- **Postal Accounts:** Cancel a future withdrawal by calling 0800 032 9999. Remember, any payments scheduled for a future date must be cancelled at least one working day before the payment is due. For notice accounts, cancel at least 5 working days in advance.

Q: How do I close my Easy Access account?

A:

- **Online Accounts:** Log in to your online account. Once inside, select 'Make a Transaction' and arrange to withdraw all your money. Ensure you tick the box to confirm account closure.
- **Postal Accounts:** Close your account by completing and returning a withdrawal form, writing to Charter Savings Bank at PO Box 855, Wallsend, NE28 5BL, or by calling 0800 032 9999.

Q: How long will it take to receive funds into my Nominated Account?

A:

- **Easy access:** If the transaction is completed before 3pm on a working day, funds will arrive by the end of the next working day. If done after 3pm or on weekends, allow two working days.
- **Notice Account:** Funds will be transferred on the date your notice expires and will arrive by the end of the next working day.

Q: How do I close my Notice account?

A:

- **Online Accounts:** Log in to your online account and select 'Make a Transaction'. Arrange to withdraw all your money and tick the box to confirm account closure.
- **Postal Accounts:** Close by completing and returning a withdrawal form, writing to Charter Savings Bank at PO Box 855, Wallsend, NE28 5BL, or by calling 0800 032 9999. Remember to allow the full notice period.

Q: What accounts can I transfer money between?

A: Refer to the Specific Conditions in the Key Features & Summary Box document provided during application. If you don't have a copy, contact the bank for details.

Q: Can my account be operated under a Power of Attorney?

A: Yes, an account can be set up or operated under a Power of Attorney. The bank accepts Lasting Power of Attorney, Enduring Power of Attorney, and Court of Protection Order. General Powers of Attorney are not accepted. For applications under a Power of Attorney, contact the customer service team at 0800 032 9999.

Q: How do I change the Nominated Account?

A:

- **Online Accounts:** For sole account holders, log in to change the Nominated Account. If the details can't be validated electronically, further information will be required. Joint online account holders should log in, download, print, and return a Change of Nominated Account form.
- **Postal Accounts:** For postal accounts or accounts operated under a Power of Attorney, call 0800 032 9999 to request a Change of Nominated Account form. The new Nominated Account can typically be used 6 working days after the bank receives the request.

Q: How do I change my personal details?

A:

- **Online accounts:** If you have an online account, [log in](#) and follow the instructions to change your address and phone number.
- **Postal accounts and changing your name:** If you have a postal account or wish to change your name, print, complete, and sign the [Change of personal details](#) form. For name changes, additional documentation like a marriage certificate, deed poll, or decree absolute may be required.

Q: What happens if I move abroad?

A: Inform the bank immediately if you move abroad. If you move to the Netherlands, you will no longer be eligible to save with the bank and will need to close your account(s). For other countries, you can still hold your account, but account operation and services might change. If you have a Fixed Rate account, you won't be able to apply for a new account upon maturity. For Easy Access ISA or Notice ISA, no further deposits will be accepted. For more details, refer to the [Useful Documents](#) on the website.

Q: How do I change the email address registered to my account?

A: Update your registered email address by [logging in](#) to your online account. Once logged in, select 'Change details' and then 'Change email'. Re-enter your account password to confirm the change.

Q: How do I register for gross interest?

A: The government introduced a tax-free Personal Savings Allowance on 6 April 2016. Basic rate taxpayers have a £1,000 allowance, and higher rate taxpayers have a £500 allowance. Additional rate taxpayers don't have this allowance. For more information, refer to the [Personal Savings Allowance](#) guide. Interest on Cash ISAs is not taxed.

Q: How do I add a second account holder?

A: To add a second account holder, print, complete, and sign the [Addition of second account holder](#) form. Note that there's a maximum of 2 account holders per account, and ISAs cannot have a second account holder since they are individual accounts.

Q: How do I remove an account holder?

A: To remove an account holder, send a letter to the bank's postal address on the [contact us](#) page, confirming the name of the account holder to be removed. The letter must be signed by both account holders. The bank will send a confirmation once the change is made.

Q: How do I view my statement?

A:

- **Online accounts:** After [logging in](#), select the 'Account Options' button for the account you want to view. Choose either 'Monthly statement' for specific monthly statements or 'Account statement' for custom date ranges. Instructions for printing or downloading are provided.
- **Postal accounts:** For postal accounts, monthly statements are sent if there's activity on the account. You can also request a copy by writing to the bank.

Q: What are the system requirements for online accounts?

A: Use the latest version of your browser (e.g., Internet Explorer, Google Chrome) and/or the operating system on your device. Avoid using Internet Explorer versions 8, 9, or 10, and any version of Internet Explorer on Windows XP or Vista. Google Chrome or Mozilla Firefox browsers on Windows XP or Vista are acceptable if they are version 49 or above. If you don't upgrade, you won't be able to access or manage

your online accounts. For further assistance, call 0800 032 9999 or view the [contact us](#) page for opening hours.

Q: What happens when my Fixed Rate account reaches its maturity date?

A: To ensure a smooth process, you will be contacted at least one month before the maturity date to remind you and ask for an update on your personal details. Two weeks prior to maturity, you will be informed about your maturity options and asked to choose where you'd like your savings transferred to. If you have a postal account, you'll receive a written notification. Once your savings have been transferred, you'll be contacted again to confirm the completion of your instructions. As part of the OSB Group, exclusive maturity products from either Charter Savings Bank or Kent Reliance might be available. If you've moved and are no longer a UK resident, you should contact the bank to discuss your maturity options.

Q: Do I need to do anything before the maturity date?

A: For online accounts, you should log in and ensure all your personal details are up to date. For postal accounts, if your details have changed, especially your address, you need to complete and return the "Change of personal details" form. If you're no longer a UK resident, you should call the bank to discuss your maturity options. If you want to change the Nominated Account linked to your online savings account, follow the provided steps.

Q: What can I choose to do with my savings when my Fixed Rate account matures?

A: You can choose to transfer your funds to a new account from the provided options, an existing account with the bank, your Nominated Account, or a new account available on the bank's website. If you're transferring from an online Cash ISA to a non-ISA account, you'll lose the tax-free status of the transferred amount. If you want to transfer to a new ISA provider, choose the Cash ISA Saver option.

Q: How do I find my options?

A: For online accounts, you'll receive an email confirmation about your available options, which can be reviewed by logging into your account. For postal accounts, a maturity options pack will be sent to you by post.

Q: How do I let you know what I'd like to do?

A: Online customers can select their maturity options using their online account. If you're a postal account holder, you'll receive a Maturity Options form to complete and return. If you don't select an option, your account will automatically become an Easy Access Saver Account or a Cash ISA Saver, depending on the type of account.

Q: If I choose to transfer my savings into a new Charter Savings Bank account, how long will it take to set up?

A: If you opt for a new account from the provided options before your existing account matures, it will be created using the same details from your existing account. Transfers to a new or existing account with the bank will be completed on the maturity date. Transfers to your external Nominated Account will be completed within 2 working days of the maturity date.

Q: If I choose to transfer all or some of my savings to my external Nominated Account, when will it arrive?

A: Any amount transferred to your external Nominated Account will arrive within 2 working days of your savings account maturing. If transferring from a Cash ISA to a non-ISA account, you'll lose the tax-free status of the transferred amount.

What will happen with any unpaid interest? If interest will be unpaid on your maturity date, and you have an online account, you'll see an Unpaid interest section at the bottom of the page when selecting your maturity options. If this is applicable to you, you'll be asked to confirm where you'd like any unpaid interest to be paid after your existing account has matured. If this is not applicable to you, this section will not be displayed. If you have a postal account, when you choose your maturity options, you'll also be able to confirm where you'd like any unpaid interest to be paid.

Can I make additional deposits into my new Charter Savings Bank account? If you select a new online Charter Savings Bank Fixed Rate Bond and want to make a further deposit into it, you'll have 14 days from the maturity date to do so. If you have selected a new postal Fixed Rate Bond account, and want to make a further deposit into it, you'll have 30 days from the maturity date to do so. If you select a new Charter Savings Bank Fixed Rate Cash ISA and want to make a further deposit into it, you'll have 30 days from the maturity date to do so. When setting up your payment from your Nominated Account, please ensure you quote Charter Savings Bank as the payee.

What will happen if I don't select an option? If you don't select any of the options available to you, your account will become an easy access account. You're then able to move your savings to a new or existing Charter Savings Bank account (subject to the rules of the account) or to transfer them back to your Nominated Account if you prefer.

What is an ISA? An ISA (Individual Savings Account) allows you to keep your hard earned savings safe from the taxman. You don't pay tax on the interest on cash in an ISA or on income or capital gains from investments in an ISA. Interest from ISAs doesn't count towards your Personal Savings Allowance.

What type of ISAs do you offer? We only offer Cash ISAs. Our ISA products are similar to our standard savings accounts.

What is a Mix & Match ISA? At Charter Savings Bank we offer a Cash ISA platform called the Mix & Match ISA. This allows you to have more than one product within your Cash ISA with us.

Are your Cash ISAs covered by the FSCS (Financial Services Compensations Scheme)? Yes, your eligible deposits with Charter Savings Bank are protected up to a

total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme.

Will the interest earned count towards my Personal Savings Allowance? No. Interest earned in an ISA does not count towards your Personal Savings Allowance.

Can I have more than one ISA? You can only subscribe to one cash ISA in each tax year (6 April to 5 April) however you can hold more than one Cash ISA product within the Charter Savings Bank Mix & Match ISA to suit your needs.

How do I pay money into my Cash ISA? Simply tell your bank or building society that you would like to make an electronic payment from your Nominated Account and provide them with the necessary information.

How much can I deposit into my Cash ISA? Every year, the Government sets a maximum amount that can be saved in an ISA in that year.

Can I split my allowance between ISAs? You can split your annual ISA allowance between multiple Cash ISA products held with us.

Q: Operating your ISA **A:** This section provides information on how to operate your ISA, including details on charges, withdrawals, transfers, and more.

Q: Are there any charges for operating my Cash ISA? **A:** We don't charge you for any of the normal things you need to do to manage your Cash ISA, however there will be a charge if you request a CHAPS electronic payment. We may also make a charge by way of loss of interest if the Specific Conditions of your Account allow you to make a withdrawal or transfer from your Account during any fixed rate period or without giving any notice that would normally be required. For more information please check the Specific Conditions of your Account. In addition we can make charges to you in accordance with the General Savings Conditions, and from time to time you may ask us to carry out certain other things that do incur charges, but we'll always let you know beforehand. Please see our Tariff of fees for details.

Q: Can I make a withdrawal from a Fixed Rate Cash ISA? **A:** Yes, although this will be subject to a charge by way of loss of interest, the amount of which depends on the term of your Account. Please refer to your Account's Specific Conditions for details which are part of the Key Features & Summary Box document which you accepted when you applied for your Account. Any amounts you withdraw will no longer be held in your Cash ISA. This means that any tax benefits in respect of the amount withdrawn will be lost and the money withdrawn cannot be reinstated in your Cash ISA later in that tax year without impacting your annual ISA allowance for that tax year. If you experience any difficulty requesting a withdrawal or transfer to another account with us then please phone us as this may be because the amount of the charge exceeds the interest due. If you wish to make a withdrawal, please log in to your Account.

Q: Can I make a withdrawal from a Notice Cash ISA? **A:** Yes, although you will be required to give a number of days' notice before accessing the funds. You can, alternatively, make a withdrawal at any time, without giving notice, but this will be subject to a charge by way of loss of interest. The amount of notice required or charge by way of loss of interest made depends on the notice period of your account. Please refer to your Account's Specific Conditions for details which are part of the Key Features & Summary Box document which you accepted when you applied for your Account. Any amounts you withdraw will no longer be held in your Cash ISA. This means that any tax benefits in respect of the amount withdrawn will be lost and the money withdrawn cannot be reinstated in your Cash ISA later in that tax year without impacting your annual ISA allowance for that tax year. If you experience any difficulty requesting a withdrawal or transfer to another account with us then please phone us as this may be because the amount of the charge exceeds the interest due. If you wish to make a withdrawal, please log in to your Account.

Q: When will my money be available for withdrawal? **A:** If we receive money by electronic payment such as BACS, CHAPS, Faster Payments and standing order, it will be available for withdrawal from the day we receive it provided we receive it before 1pm on that day, otherwise it will be the next day. This also applies to electronic ISA transfers from your previous ISA provider. If we receive money by cheque (initial deposit only) you will be able to withdraw these funds on the working day after the

working day after we receive it. This also applies to paper ISA transfers from your previous ISA provider where we receive the funds being transferred by cheque.

Q: How do I withdraw money from my Cash ISA? **A:** You can arrange a withdrawal by logging in to your online account. You'll need your User ID, password and memorable details. Please note withdrawals from certain types of Cash ISAs may be subject to a charge by way of loss of interest, or require notice to be given – please refer to your Account's Key Features & Summary Box document for more information. Any amounts you withdraw will no longer be held in your Cash ISA. This means that any tax benefits in respect of the amount withdrawn will be lost and the money withdrawn cannot be reinstated in your Cash ISA later in that tax year without impacting your annual ISA allowance for that tax year. If you experience any difficulty requesting a withdrawal then please phone us as this may be because the amount of the charge exceeds the interest due.

Q: Can I transfer my existing ISAs from another provider? **A:** Yes. You can transfer all of this year's subscriptions and those from previous years when you open a new Cash ISA with us. You can provide us with the details of your request during the online application; this can also be done after you have opened a Cash ISA with us by downloading the relevant Transfer Authority Form from our Useful Documents page. You can transfer from one cash ISA into a new one with a new provider, and you can also transfer money from an existing stocks and shares ISA into a cash ISA. When transferring an ISA you should always make sure you do it through an ISA transfer request with your bank or building society, otherwise if you make a withdrawal it will no longer be held in your Cash ISA. This means that any tax benefits in respect of the amount withdrawn will be lost and the money withdrawn cannot be repaid into a Cash ISA later in that tax year without impacting your annual ISA allowance for that tax year. If you want to transfer your Cash ISA for the current tax year you must do so in full. If you have already subscribed to an ISA with another ISA provider in this tax year, you should not make a deposit into an ISA with us for this tax year until the ISA has been transferred in full. You should check the terms and conditions of the ISA you are transferring from, before you request the transfer as there may be restrictions or charges that apply if you are transferring.

Q: Can I transfer my Charter Savings Bank Cash ISA to another provider? **A:** We hope you choose to stay with Charter Savings Bank, however it is possible to transfer your Cash ISA to another provider should you wish to. You must not withdraw any funds from the account and pay them to your new ISA as those funds will lose their ISA status. You must request the transfer through your new ISA provider, making a separate request for each Cash ISA product you have with us. You will need to provide them with our name: Charter Court Financial Services (Charter Savings Bank), our Account Number: 83495248, our Sort Code: 20-19-90 (we partner with Barclays Bank to provide this service), the account number of each Charter Savings Bank Cash ISA product you want to transfer. If you wish to transfer subscriptions you have made to your Cash ISA with us for the current tax year, you will need to transfer all of those subscriptions in full. For example, if you have a 1 year Fixed Rate ISA and an Easy Access ISA within our Mix & Match ISA platform, you will need to transfer all deposits made in that tax year for both Cash ISA products. In these circumstances you will need to give your new provider the account numbers for the products you wish to transfer. For Fixed Rate Cash ISAs, you can transfer your Cash ISA to another provider within the fixed rate period, however you will incur a charge by way of loss of interest on each amount you transfer as detailed in the Key Features & Summary Box document. For Notice Cash ISAs, you can transfer your Cash ISA to another provider within the notice period, however you will incur a charge by way of loss of interest on each amount you transfer as detailed in the Key Features & Summary Box document. We will continue to pay interest on your savings up to the day your money is sent to your new provider, which will be within 5 working days of us receiving the fully completed ISA Transfer Instruction Form from your new provider.

Q: What happens when my Fixed Rate Cash ISA reaches its maturity date? **A:** To ensure everything goes smoothly, we'll contact you at least one month beforehand to remind you of the maturity date and ask you to log in to your online account and check your personal details are up to date. At least 2 weeks prior to maturity, we'll contact you again to let you know that your maturity options are available to review and ask you to choose where you'd like your savings transferred to. If we don't hear from you, we'll transfer your savings into a Cash ISA Saver.

Q: How do I close my Cash ISA? **A:** You can close your account by logging in to your online account. You'll need your user ID, password and memorable details. When you're in your account, select 'Make a Transaction' and arrange to withdraw all of your money. Please ensure you tick the box to confirm you would like to close the account. Dependent upon which type of Cash ISA you hold, there may be restrictions or charges by way of loss of interest when closing it. Please see your Key Features & Summary Box document for details. Any amounts you withdraw will no longer be held in your Cash ISA. This means that any tax benefits in respect of the amount withdrawn will be lost and the money withdrawn cannot be reinstated in your Cash ISA later in that tax year without impacting your annual ISA allowance for that tax year. If you experience any difficulty closing your Account with us then please phone us as this may be because the amount of the charge exceeds the interest due.

Q: Can I change my mind? **A:** Plans can sometimes change, so if you decide within 14 days of opening your Cash ISA that it's not right for you and you'd like to cancel your ISA, please call us on 0800 032 9999 or send a secure message from your online Account using your login details, and we'll close your Account and return your savings as well as any interest you've earned. Please see the Points to Note in the Key Features & Summary Box document for more information.

Q: Bereavement **A:** Please visit our Bereavement page for more information.

Q: Your security **A:** This section provides information on how to keep your online accounts secure, including details on system time-outs, password resets, and more.

Q: How can I help keep my online account(s) secure? **A:** It's vital that you take care of your Personal Security Details and selected personal information, to help prevent fraud and protect your Account(s). We may contact you if we suspect or if you inform us that there are unusual transactions on your Account(s). For more information on your responsibilities for ensuring the security of your Account(s), please refer to Paragraph 15 (Security and some of your key responsibilities) in your General Savings Conditions, which you can find in our Useful Documents.

Q: I've forgotten my password - what do I do? **A:** You can reset your password in minutes simply by clicking the 'Log in' button on our website and then clicking the 'Forgotten Password?' button.

Q: Someone else may know my password or memorable details - what do I do? **A:** You must tell us as soon as possible by logging in to our online banking service and sending us a secure message or calling us on 0800 032 9999.

Q: System time-out **A:** For your security we will automatically log you out of your account after a period of inactivity. Whilst you should always log off whenever you leave your computer, the automatic time-out provides additional protection.

Q: Keep your internet browser and operating system up-to-date **A:** It's important to keep the devices you use to access your online banking up-to-date - this includes your operating system and your browser, so that your computer has the latest security upgrades to help keep it safe. See System requirements for online accounts for more information.

Q: Online Banking Commitment **A:** Keeping your money safe is important to us. You should check your statement regularly and tell us about any unauthorised withdrawals as soon as possible. We'll normally refund any unauthorised withdrawals and any lost interest provided you've taken reasonable precautions to keep your security details safe and not acted fraudulently. For more information and guidance on this, on security and your part in keeping your details secure please see the General Savings Conditions in our Useful documents. If you believe someone may know your password or memorable details, please contact us immediately. We'll check your account and set up new security details straight away.