

# Terms and conditions of use for the Online and Mobile Banking Service

Effective from 13 January 2018

Please read these terms and conditions carefully. They're also available on our website and our Mobile Banking app.

## 1. About this agreement

1.1 These terms and conditions apply to our Online and Mobile Banking services. Unless we tell you otherwise, they don't apply to accounts that you can use or manage through Online or Mobile Banking as these are covered by separate agreements. If we do tell you that any of these terms apply to an account, and there is an inconsistency between your account terms and these conditions, your account terms will apply.

## 1.2 In this agreement:

(a) 'we' are The Co-operative Bank p.l.c. (which includes smile), P.O. Box 101, 1 Balloon Street, Manchester M60 4EP; and (b) 'you' are our customer.

1.3 Please also read our Privacy and Cookie Policy page on our website, where you will find details on how we use 'cookies' and the information you provide to us.

1.4 We may change the version of the browser or operating system our Online and/or Mobile Banking works with at any time. Some features may not be available on all platforms or operating systems – visit our website for more information.

1.5 You may be charged by your service provider for internet access on your mobile devices.

## 2. How we will contact you

2.1 We can communicate with you in any manner that is personal to you. This may include email, SMS, in-app notifications or any other appropriate messaging service.

2.2 You must tell us if your name or contact details change. If you don't tell us, we won't be responsible if we can't contact you or we use out of date contact details to send you information.

2.3 We'll only contact you for marketing purposes if you have given your consent for us to do so.

2.4 Certain functionality (such as ATM finder) will need to access information on your device to work. By using such functionality, you consent to the app accessing your device and information. If we can, we will ask you before the Mobile Banking app accesses your device or information.

## Keeping your Online and Mobile Banking secure

Our terms and conditions require you to take reasonable security precautions to keep your account safe when using Online or Mobile Banking. Reasonable security precautions can include steps such as:

- protecting your device by using a PIN or passcode to lock and unlock the keypad;
- not choosing a PIN or other security details which may be easy to guess, such as your date of birth;
- never sharing account and security information in full, and not allowing or making it possible for another person (including a joint account holder) to access your account, using your login details. You must exercise all due care and diligence when allowing an authorised TPP access to your account;
- not removing the restrictions imposed by the mobile provider e.g. jailbreaking;
- ensuring any information shown or stored on your device is kept secure;
- complying with all reasonable instructions we issue about keeping your device safe;
- not leaving your device unattended while you are still logged onto the Mobile or Online Banking service;
- buying and keeping updated anti-virus, firewall and any other security software;
- downloading Trusteer Rapport security software from our website;
- not accessing your account from a device using public WiFi unless you know it is secure;
- taking care when logging out – for example we recommend that you log off securely by using the exit link on screen and, if you are disconnected during a Mobile or Online Banking session, that you log back in and then log off correctly; and
- not opening emails or texts from unknown sources.