

AIRDRIE SAVINGS BANK INTERNET BANKING SERVICE TERMS & CONDITIONS

These are the specific terms and conditions for our Internet Banking Service. These conditions apply in addition to our General Terms and Conditions and our Additional Product Specific Terms and Conditions. The words and phrases used in these conditions have the same meanings as those shown in the Definitions sections of our General Terms and Conditions. If there is any conflict between these conditions and our General Terms and Conditions, the provisions of these conditions will apply to the extent of the conflict.

1. Eligibility

- 1.1 Internet Banking is available to customers aged 16 years or older. You can apply for Internet Banking by completing an Internet Banking Application and delivering it to your branch.

2 Access to the Service

- 2.1 To apply for this Internet Banking Service you must have an account with us.
- 2.2 When you register for any part of the service, each registration is for a single user only. If you are a joint account holder, you can use the service to give instructions independently of any other joint account holders unless your account is payable on more than one signature.
- 2.3 Each time you use this service we will ask you to provide certain details of your security information to authenticate your identity.
- 2.4 You must not share your security details with any other person nor multiple users on a network and you must comply with the "Protecting Your Account" section of our General Terms and Conditions.
- 2.5 If you suspect that someone knows your security details, please notify us immediately by emailing info@airdriesavingsbank.com, contacting your branch or telephoning us on 0845 601 0306 (out of hours answer phone available 24 hours a day, 7 days a week). We may ask you to confirm this in writing within seven days. Details of liability in the case of unauthorised transactions are set out in our General Terms and Conditions.
- 2.6 There are three different types of access available, which can be determined for each Individual User upon application. These are:

View Only Access - User may view transactions and download statements only.

Restricted Access - User may view transactions, set up Payees and Payments and download statements. This User does not have to be an Authorised Signatory on the bank account.

Full Access - User may perform all functions available on Internet Banking. This User must be an Authorised Signatory on the bank account.

3 Variation/Termination of the Service

- 3.1 We may vary these Terms and Conditions or the service provided in accordance with our General Terms and Conditions.
- 3.2 You can tell us at any time that you no longer want to use our service by writing to us at Airdrie Savings Bank, 56 Stirling Street, Airdrie ML6 0AW. We will continue to carry out transactions you have already **authorised** unless you ask us not to do so and provided that it is not too late to amend or cancel those transactions.
- 3.3 We may suspend or terminate your use of this service in accordance with our General Terms and Conditions. Your use of the service will terminate automatically if you close all of the accounts you hold with us.
- 3.4 If you are a joint account holder and your account is payable on more than one signature, it may be possible for one of the other joint account holders to notify us that they are not happy for you to use the service, and we may be required to suspend or stop your access to the service for that joint account.

4 Availability of Internet Banking Services

- 4.1 We endeavour to ensure that our Internet Banking Services are available at the time(s) you wish to use them. However, we cannot and do not guarantee their availability, nor that access to and use of our website will be uninterrupted or error free. From time to time we may need to suspend provision of the Internet Banking Services for repair, maintenance or upgrade purposes.
- 4.2 We will not, in any event, have any liability to you if we are prevented from or delayed in providing any Internet Banking Services because of the failure of any telecommunications link or other equipment or infrastructure not owned or controlled exclusively by us and/or any acts or omissions of third party telecommunications or internet service providers.

5 Security and the Internet Banking Service

- 5.1 In addition to your security obligations set out in our General Terms and Conditions, you and any nominated user must:
 - 5.1.1.1 ensure that the elements of the security details that are chosen for accessing the service are not the same as, or similar to, any personal identification number or password for any other account you have with, or for any other service provided by us;
 - 5.1.1.2 take reasonable care to log out of our website when you have finished using the service, using the 'logout' tab. This will ensure that you are properly and securely logged out. If you are using an electronic device to access the service which could be used by someone else, you should also close your Internet browser;
 - 5.1.1.3 access the service using an electronic device that has security software installed including a firewall, anti-spyware and anti-virus software applications. You must also ensure that anyone accessing the service uses software and browsers that are maintained and updated on a regular basis;
 - 5.1.1.4 keep secure, the personal computer or other electronic device, used to access the service;
 - 5.1.1.5 always access the service by entering the website address via a web browser or by accessing it via our website unless we notify you otherwise.
 - 5.1.1.6 never access the service from a link contained in an email; and



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5.1.1.7 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 and Internet Banking in the section entitled 'Staying Secure'.

5.1.1.8 If you are at all suspicious, please do not hesitate to contact your branch, or our Head Office.

5.2 Please note that Airdrie Savings Bank cannot be held responsible for the safety of information downloaded from our internet banking service after you have downloaded it. You must ensure the safety and security of your own device.

6 Charges

We may charge an additional fee for use of our Internet Banking Service, which may vary according to the type of account you have with us. We may vary the fee in accordance with our General Terms and Conditions.

7 Receiving your Instructions

7.1 If you give us an instruction via our Internet Banking Service, we will process that instruction on the same working day subject to section 6.9 of our General Terms and Conditions. If we receive your instruction after the cut off time of 4.00p.m, we will process your instruction on the following working day. This does not apply to internal transfer instructions, which will be processed immediately by us.

7.2 Depending on the type of account you hold, you may be able to make payments using the Faster Payment Service. Transactions carried out using faster payments will usually be available to the recipient on the same business day as we receive your instruction. For further details refer to our General Terms and Conditions for your account.

7.3 Transfer by BACS or faster payments are limited to a total of £10,000 per business day using Internet Banking.

SECTIONS 8 AND 9 ONLY APPLY IF YOU ARE A BUSINESS CUSTOMER/CLUB/SOCIETY

8 Business Customers

8.1 If you are a business customer, you (the person(s) or business entity which is registered to use the service) are responsible for ensuring that each nominated user complies with the Terms and Conditions for this service. In particular, you must ensure each nominated user takes all reasonable steps to keep their security details secret and complies with the other measures for protecting your account which are set out in our General Terms and Conditions and these additional Terms and Conditions.

8.2 You must not let anyone other than the nominated users operate the service for you.

8.3 You will promptly inform us in writing of any changes to the nominated users e.g. if a nominated user ceases to be authorised to access the service. We will suspend or terminate that user's access to the service on the working day after we receive your notice (or on a later date as stipulated in your notice).

9 Acting on your instructions (Business Customers)

9.1 When you complete an application form for this service, you confirm that each user you nominate is authorised to use the service to give instructions on your behalf.



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- 9.2 You can cancel a user's authority to act on your behalf, set new or replacement authority levels for any nominated user and may set different authority levels for different nominated users by putting your request in writing and sending it to your branch.

You will not have to pay anything in respect of unauthorised transactions unless we can show that you or any nominated user has acted fraudulently or without reasonable care in keeping security details secure, in accordance with our security requirements contained in these Terms and Conditions and in the General Terms and Conditions, provided that you notify us as soon as you or a nominated user thinks their security details are known to someone else.

10 Clubs and Societies Accounts

- 10.1 If you are a Club or Society customer, you (the person(s) or entity which is registered to use the service) are responsible for ensuring that each nominated user complies with the Terms and Conditions for this service. In particular, you must ensure each nominated user takes all reasonable steps to keep their security details secret and complies with the other measures for protecting your account which are set out in our General Terms and Conditions and these additional Terms and Conditions.
- 10.2 You must not let anyone other than the nominated users operate the service for you.
- 10.3 You will promptly inform us in writing of any changes to the nominated users e.g. if a nominated user ceases to be authorised to access the service. We will suspend or terminate that user's access to the service on the working day after we receive your notice (or on a later date as stipulated in your notice).

11 Acting on your instructions

- 11.1 When you complete an application form for this service, you confirm that each user you nominate is authorised to use the service to give instructions on your behalf.
- 11.2 You can cancel a user's authority to act on your behalf, set new or replacement authority levels for any nominated user and may set different authority levels for different nominated users by putting your request in writing and sending it to your branch.

You will not have to pay anything in respect of unauthorised transactions unless we can show that you or any nominated user has acted fraudulently or without reasonable care in keeping security details secure, in accordance with our security requirements contained in these Terms and Conditions and in the General Terms and Conditions, provided that you notify us as soon as you or a nominated user thinks their security details are known to someone else.