
Personal/Joint Account

Terms and Conditions

IMPORTANT NOTE FOR PERSONAL ACCOUNT HOLDERS:

THE PERSONAL/JOINT ACCOUNT REQUIRES YOU TO MAINTAIN A MINIMUM BALANCE OF £500 CLEARED FUNDS AT ALL TIMES. UNLESS YOU HAVE AGREED A WAIVER OF THIS REQUIREMENT, IF A PAYMENT INSTRUCTION WOULD CAUSE THE BALANCE ON YOUR ACCOUNT TO REDUCE BELOW THE MINIMUM CLEARED BALANCE, WE MAY REFUSE TO MAKE THE PAYMENT AND YOU WILL BE CHARGED THE RELEVANT FEE IN ACCORDANCE WITH THE TARIFF (SEE CONDITIONS 4.14, 4.23 AND 7 FOR DETAILS).

GENERAL CONDITIONS

1. The Agreement

1.1 This agreement:

- explains our obligations to you and your obligations to us; and
- applies to all the accounts you have with us in the United Kingdom and the services we provide in connection with your account(s).

1.2 The agreement consists of:

- these general conditions;
- the tariff;
- the special conditions (if applicable);
- all user guidance provided to you in relation to your use of the telephone and online banking service, including electronic help texts on our website; and
- the application form or the appointment of bankers signed by you including all changes and replacements to these documents from time to time.

1.3 The tariff includes our charges and the interest rates, notice periods, minimum or maximum balances and information on clearing cycles.

1.4 The special conditions contain terms that are specific to a particular account or service. We will tell you what these special conditions are when you open an account or subscribe to a new service and from time to time. They are set out in material we publish which you can ask for at any time. We may also publish them on our website.

1.5 If the special conditions are inconsistent with these general conditions, the special conditions will apply.

1.6 In this agreement:

- "you" and "your" mean any customer operating an account with us and include (where appropriate) any person you authorise to give instructions on your accounts in accordance with conditions 1.10 below; and
- "we", "us" and "our" mean The Access Bank UK Limited and includes any companies we totally or partly own at any time.

1.7 No one else apart from you will have any rights or be able to enforce any terms of the agreement between you and us.

1.8 You must be at least 18 years of age to open an account with us.

1.9 We can refuse to accept an application to open an account from you, or any deposit.

1.10 You can also authorise another person to operate your account by granting a Power of Attorney. You should take advice from a solicitor or other legal adviser before doing so, particularly if you are resident outside the UK as the laws governing Powers of Attorney may differ from those in the UK. We may elect not to accept instructions given by anyone who has Power of Attorney unless we are legally required to do so.

2. Contacting each other

2.1 We may contact you by post, telephone and computer (which in this agreement includes the internet, digital television and any form of electronic message made by any type of electronic device) using the latest address, telephone number or electronic mail address you have given us. It is your responsibility to ensure that we have your current contact details. By law we are required to continue sending certain information to you at the last known address we have for you. If you do not inform us promptly of a change to your details, the security of your information could be put at risk.

2.2 We will normally contact only the joint account holder named first in our records subject to any legal requirements, unless you request otherwise or you have notified us that there is a dispute between the account holders. In all other circumstances, the first named account holder is responsible for passing information we send to the other account holders.

2.3 You can contact us at the appropriate address and telephone number we give you, or through the online banking service following the user guidance.

2.4 We may record or monitor telephone calls and monitor electronic communications (including emails) between us so that we can check instructions and make sure that we are meeting our service standards.

2.5 We may put messages on your statements to tell you about changes to this agreement.

3. Giving us instructions

- 3.1 You can give us instructions either in writing, verbally, by telephone or through the online banking service unless we tell you that instructions can only be given in a specific way for a particular account or service. Generally we cannot change or stop an instruction you give by telephone or using the online banking service (except in certain limited circumstances we will tell you about) because we start processing instructions when we receive them. If we are able to cancel your instruction we may make a charge.
- 3.2 When your account is activated, and from time to time, we will either provide you with, or ask you to provide, any of the following: a password, security keys, cards, personal identifier(s) and codes, Personal Identification Numbers (PINs) and encryption devices. These are your “security codes”. When you use your security codes you are authorising us to carry out all instructions given using the online banking service or by telephone. **Please note that we will never ask you to provide details of your online banking password/PIN over the telephone.**
- 3.3 You must do all that you reasonably can to make sure that the security codes are kept secret at all times. You must not give details of the security codes to anyone else or let anyone else use your security codes. Try to remember any code or PIN and destroy any notification as soon as you receive it. You must never write down or record your PIN or other security codes. Any security-related device must be kept physically secure, which includes making sure that security details are not kept in any form that anyone using the same device can go through the security procedures using stored details (including by browser or any other software).
- 3.4 If you think someone else may know your security codes or that your security codes have been breached, you must tell us without delay by telephoning **0845 293 5535** or an alternative telephone number advised to you from time to time, and in any event no later than 13 months after the debit date, on becoming aware of any unauthorised or incorrectly executed transaction. You will be liable up to a maximum of £50 for any losses incurred in respect of an unauthorised payment transaction arising from the use of a lost or stolen payment instrument or where you have failed to keep personalised security features of the payment instrument safe, from the misappropriation of the payment instrument. You will be liable for all losses in respect of an unauthorised payment transaction if you have acted fraudulently or with intent or gross negligence (for example, by not telling us as soon as you can that you suspect someone else may know the security codes or that the security codes have been breached or failed to follow the procedures in condition 3.3). We will refund to your account any amount deducted, immediately that it is established that a transaction was not authorised and subject to the notification requirements detailed above, and where applicable, restore the debited payment account to the state it would have been in had the unauthorised payment transaction not taken place. We can ask you for all the information you have about the misuse of the security codes, which we may pass to the Police if we think that will be useful.
- 3.5 We will do all that we reasonably can to prevent a breach of security, resulting in unauthorised access to your accounts and the information we hold about you. To help prevent any security breach you should also read and follow any security procedures we advise from time to time.
- 3.6 We may remove, suspend or reduce:
- access to your account using our telephone and/or online banking services; and
 - any of the services we make available to you as part of our telephone and/or online banking services, without giving you notice if we consider there is a security or fraud risk.
- 3.7 We can act on instructions given:
- by you verbally, provided you have satisfied our identification and verification procedures; or
 - by telephone or through the online banking service, whether or not they were given by you as long as we have followed the security procedures.
- We reserve the right to take additional security measures before acting on instructions from time to time. As long as we have followed your instructions correctly, we can deduct the amount of any payment from your account. You agree that we may rely on any information quoted in an instruction as correct.
- 3.8 We will not accept payment instructions from you in writing, except to the extent expressly permitted elsewhere by these conditions or if we have expressly agreed with you that we will do so, or if such instructions comprise completed, pre-printed direct debit or standing order mandates or other pre-printed, standard instruction forms provided by us from time to time.
- 3.9 If you give us an instruction by telephone or using the online banking service we can ask you to confirm it in writing.
- 3.10 We can refuse to act on any instruction or to accept a credit into your account if:
- we have a good reason for thinking that you did not give us the instruction;

- the instruction is not clear;
- we reasonably believe that by complying with the instruction we might break a law, regulation, code or other duty which applies to us; or
- we reasonably believe that carrying out the instruction may damage our reputation.

Wherever possible we will advise you of our intention to stop the use of a payment instrument and give the reasons for doing so, before carrying out these measures. Where this is not possible to do so, this will be confirmed immediately afterwards, unless the provision of such information would be unlawful.

- 3.11 We may apply financial and other limits to telephone and online banking service instructions from time to time. Wherever possible we will give you notice, but we may vary these limits at any time with immediate effect. We will tell you if your transaction exceeds any of the limits.
- 3.12 If you hold a joint account, or you have authorised another person to operate your account, we can act on instructions given by any one of you. If any one of you tells us about a dispute between any of you, we may treat this as a notice of cancellation of this authority. If we do, any further transactions will need the authority of you all in writing. For the avoidance of doubt, this will not affect any standing orders or direct debits already set up for payment from your account.
- 3.13 Where a payment order is initiated by you, the Bank is liable to you for the correct execution of the payment transaction unless it can prove to you, and where relevant, to the payee's payment service provider, that the payee's payment service provider received the amount of the payment transaction within the agreed time limits.
- 3.14 The Bank will when requested by you, make immediate efforts to trace any payment transaction that has not been correctly executed or is defective, and notify the outcome of this investigation.
- 3.15 In the event that it is confirmed that the Bank is liable for not correctly executing a payment transaction, it will without undue delay refund the amount of the transaction and, where applicable, restore the debited account to the state in which it would have been had the defective payment transaction not taken place.
- 3.16 In circumstances where you are the payee and a payment transaction is initiated by you, the Bank is liable to you as the payee to correctly transmit the payment order to the payer's payment service provider. Where the transaction is not executed correctly or is defective, the Bank will immediately re-transmit the payment order in question to the payer's payment service provider.
- 3.17 Where payments are initiated by or through a payee, you (acting as the payer) will be entitled to a refund from the Bank of the full amount of any authorised payment transaction if:
- The authorisation did not specify the exact amount of the payment transaction when consent for the authorisation was given; and
 - The amount of the payment transaction exceeded the amount the payer could reasonably have expected taking into account the payer's previous spending pattern, the terms and conditions of this agreement and the circumstances of the case.
- 3.18 Any request for a refund above must be received by the Bank from you within 8 weeks from the date on which the funds were debited. As part of this request the Bank may require you to provide such information as is reasonably necessary to ascertain whether the request can be authorised. If the Bank does refuse this request, the Bank will provide you with the justification for the Bank's decision to refuse to refund the payment transaction. Any refund, or justification for refusing a refund, will be provided to you within 10 business days of receiving the request for a refund or, where applicable, within 10 days of receiving any further information.

4. Credits to and payments out of your account

- 4.1 You will be provided with an account number and sort code as part of your new account opening documentation. These details are unique to you and should be provided in order for payments to be properly executed.
- 4.2 When we receive a credit for your account we will normally apply it to your account within 2 hours of receiving it.
- 4.3 Whenever we can we will make your payment using Faster Payments. This service is available for electronic payments made through Internet and Telephone banking as well as instructions received by post or by email. We may not be able to carry out a payment instruction if the organisation you are sending the payment to is not a member of the Faster Payments scheme.
- 4.4 Where we receive your instruction to make a payment out of your account, through telephone banking or through online banking before 3.00pm, we will make the payment out of your account on the same day. Where we receive

your payment instruction after 3.00pm we will process your instruction no later than close of business the next working day.

- 4.5 Where we receive your payment instruction by any other means, such as by post or by email (where we have agreed to accept such instructions from you), we will process your instruction no later than the day after we receive it.
- 4.6 Funds will normally be received in the payee's account no later than the day after we process your payment instruction.
- 4.7 If you ask us to make payment to a person with an account at a bank in the European Economic Area ("EEA"), other than the UK, and the payment is in sterling or Euro, the payment will reach the other bank no later than the next working day after we process the payment instruction. For payments in other EEA currencies to countries within the EEA, the payment will reach the other bank no later than four working days after we process your payment instruction.
- 4.8 We will not process your payment instruction if we are not able to do so in a manner that enables the payee to receive the funds the day after we process the funds transfer. If this were the case we will write to inform you that this has happened, by close of business the day after we were due to process your payment instruction.
- 4.9 For the purposes of the Payment Services Regulations the time of receipt of a payment order is the time at which the payment order, given directly by the payer or indirectly by or through a payee, is received by the payer's payment service provider.
- 4.10 If the time of receipt of a payment order does not fall on a business day for the payer's payment service provider, the payment order is deemed to have been received on the first business day thereafter.
- 4.11 Details of the clearing cycle are set out in the tariff.
- 4.12 We accept cheques and other items that are payable to you for payment into your account. You can only make such payments at branches of HSBC by presenting the cheque or other item payable to you together with your paying in book as issued to you from time to time by us.
- 4.13 You should not make any drawing against any credits to your account until they have cleared.
- 4.14 If any electronic or other payment you have received is recalled we will debit your account with the amount of that payment, even if this takes your balance below the minimum cleared balance of £500 if you have a Personal Account or it causes your account to be overdrawn and even if we allowed you to make a payment or to take cash against that item. You may incur charges and interest on any overdrawn amount and unless we have agreed to waive the minimum balance requirement, the fee for breaching this requirement.
- 4.15 If you want to pay in a cheque or other item that has been made payable to someone else, that person must sign it on the back. We may ask for further details before we agree to accept it. If a cheque or other item is marked on the front "not transferable" or "account payee", we reserve the right not to accept it for any account other than the account of the person named on it.
- 4.16 Cheques normally become out of date after six months and therefore you should pay them in so that they clear in time. However, we may pay a cheque even if it is not presented to us for payment within six months of the date on the cheque. We reserve the right to return unpaid any such cheque but you must give us instructions to stop payment of the original cheque if you issue a duplicate.
- 4.17 If a payment is fraudulently or mistakenly paid into your account, the amount of the payment may subsequently be removed from your account. This may be the case even if you have used all or part of the money. If deduction of the payment from your account would either cause your account to become overdrawn or over an agreed overdraft limit this will be considered an informal request to access our overdraft services in accordance with condition 7.3.
- 4.18 The balance shown on your account may include cheques and other items paid into it that have not yet been cleared. We may refuse to allow you to draw against these items.
- 4.19 Your statement balance will show credits when we receive them even if they include cheques that are not "cleared". You should note that, at any time up to six working days after a cheque has been paid into your account, the drawing bank can still return the cheque unpaid, e.g. for lack of funds. If it does so we will debit your account with the amount of the cheque.
- 4.20 You must complete cheques so that they are not easy to alter and you must not put a date on your cheques that is after the date of signature. If you do, we will not be liable for any loss to you as a result of us paying a cheque before the date you have put on it.
- 4.21 If you want to cancel a payment or series of payments you have authorised, you should do the following.

- You can stop a cheque before it has been presented to us for payment unless it has been guaranteed. We may make a charge for stopping a cheque.
- To cancel a direct debit, you can either tell the originator of the direct debit or tell us. We recommend you do both.
- To cancel a recurring transaction, you must tell the originator. We recommend you keep proof of the cancellation.

It may not be possible to cancel payments if you do not give enough notice of your decision to cancel.

4.22 You may not be able to revoke a payment order after it has been received by the payer's payment service provider subject to the following:

- In the case of a payment transaction initiated by or through the payee, the payer may not revoke the payment order after transmitting the payment order or giving consent to execute the payment transaction to the payee.
- In the case of direct debit, you may not revoke the payment order after the end of the business day preceding the day agreed for debiting the funds.
- Where a day is agreed for a standing payment order, you may not revoke a payment order after the end of the business day preceding the agreed day.

At any time after the time limits for revocation set out above, the payment order may only be revoked if the revocation is:

- Agreed between you and the Bank; and
- In the case of a payment transaction initiated by or through the payee, including in the case of a direct debit, also agreed with the payee.

4.23 We may refuse to make a payment out of your account if:

- we suspect the payment to be fraudulent as part of our monitoring for fraud prevention purposes;
- if, at 5.00 p.m. on the working day before the payment is due to be made, you do not have enough money in your account, or sufficient funds available under an agreed overdraft service, to meet the payment. In deciding whether you have enough money, we take account of the minimum cleared balance requirement of £500 if you have a Personal Account, any agreed overdraft limit, any cheques we are treating as cleared, any instructions to make payments and regular payments that have not yet been paid from your account. We are not obliged to take into consideration funds held on other accounts in your name; also, we do not have to take account of regular credits or any amounts received after we have decided not to make a payment.

4.24 If you make a payment from an account without giving the notice required for that account, we may make a charge or reduce the interest payable on the account.

4.25 Unless we agree otherwise when you give us an instruction to make a payment we will decide how the payment will be sent.

4.26 To make an international payment, we may have to send payments through another paying bank, and if this is the case, we will use a paying bank that is either chosen:

- by us; or
- by a bank in the country the payment is being sent to and/or in the country whose national currency is being sent.

4.27 If we have to make an international payment through another bank, we will give you an indication of the date on which the payment should be received by that bank. This does not mean that the person the payment is being sent to will receive the payment on the same day. This will depend on the banking practice of the country concerned.

4.28 In making any international payment we are acting for you. You will have to comply with any relevant local laws and you agree to hold us harmless against all obligations and responsibilities we incur as a result of acting for you.

5. Interest and charges

5.1 Our interest rates and details when interest will be applied to your account are shown in the latest tariff sheet.

5.2 We pay interest or, if applicable, charge interest and fees by crediting or debiting your account.

5.3 We shall be entitled to charge you fees whenever you use any of the services we make available to your account(s) from time to time. You will be given details of our fees for using these services (including our overdraft services, as

explained in condition 7) when you open your account and/or from time to time. We may vary the interest rates and fees for our services from time to time in accordance with condition 12.

5.4 We will deduct tax on interest before we pay it to you unless we can pay interest without deducting tax under current legislation.

5.5 There may be other taxes or costs that are not paid through us or imposed by us that you have to pay in connection with your account.

6. Statements

6.1 We will send you monthly statements for each of your accounts showing the transactions on and any interest credited to or debited from the account, unless you have requested not to receive paper statements. We strongly recommend that you check your statements regularly. If any statement has an entry that you are unable to identify, you should tell us as soon as possible so that we can resolve the matter.

6.2 If you have a joint account you have chosen as part of the account opening process to receive only one statement.

6.3 We will correct any entries we make by mistake to your account as soon as possible after you tell us about them or we notice them.

6.4 The Bank will provide the following information on individual payment instructions in your monthly statements:

- A reference enabling you to identify each payment transaction, and where appropriate, information relating to the payee (or the payer and any information transferred with the payment transaction);
- The amount of the transaction in the currency in which the payer's account is debited or in the currency used for the payment order;
- The amount of any charges for the payment transaction and, where applicable, a breakdown of amounts of such charges, or the interest payable to the payer;
- Where applicable, the exchange rate used in the payment transaction when you act as the payer and the amount of the payment transaction after that currency conversion; and
- The debit value date or the date of receipt of the payment order

7. The minimum cleared balance requirement and borrowing from us

7.1 Unless we have agreed otherwise in writing, if you have a Personal Account you must keep a minimum cleared balance of £500 in your account. We may refuse payment instructions on your account if the processing of the instruction would reduce your cleared account balance below £500. If you breach the minimum cleared balance requirement you may be charged a fee. If you are unable to meet the minimum cleared balance requirement we may, on request, be prepared to waive the requirement for a short period. It is entirely within our discretion whether we agree such a waiver with you.

7.2 If you require an overdraft in addition to the waiver of the minimum cleared balance requirement, you will additionally need to ask us to make our overdraft services available to you. It is entirely within our discretion whether we agree to make those services available to you and we shall be entitled to charge you fees for considering whether we do so, as we explain below.

7.3 You should request us to make our overdraft services available to you before your account goes into overdraft. If we agree to such a request, then we will tell you the limit of the overdraft we are making available to you and the fees (if any) that you must pay for this service, as well as the interest rate that applies to the amount of any overdraft that you use from time to time. We will confirm these details with you in writing.

7.4 If you do not request us to make overdraft facilities available to you in accordance with condition 7.3, you may still request the use of our overdraft facilities by seeking to make a payment on your account (for example by writing a cheque or by using your ATM card or making a standing order or direct debit payment) even though there are insufficient funds standing to the credit of your account to meet such a payment. When you seek to make such a payment, or if such a payment would cause you to exceed the limit of an overdraft agreed with you in accordance with condition 7.3, it shall be entirely within our discretion whether we agree to process your payment. Whether or not we do so, we shall be entitled to charge you our fees for considering whether to process each such payment and interest, as set out in the tariff. When this condition applies to a guaranteed cheque, you will be deemed to have applied for overdraft facilities for which the fees set out in our tariff will be charged.

- 7.5 When we make our overdraft services available to you in accordance with condition 7.3, we may ask you to make an immediate payment into your account to reduce the amount of the overdraft we have agreed to make available to you.
- 7.6 Unless we have specifically agreed otherwise with you, we may demand the repayment of, or reduction in, your overdraft at any time. Wherever possible, we will give you notice; however we may do so without notice. Until you repay us in full we will charge interest and fees at the rates set out in the tariff both before and after any court order in our favour for repayment.
- 7.7 You authorise us to debit any account with us in any currency to reduce or repay any amounts you may owe us on any account (including any other amounts you may owe us), either in your own name or jointly with anyone else. We will tell you if we do this.

8. Responsibility for borrowing

- 8.1 Individuals are personally responsible for any money owed to us.
- 8.2 Joint account holders are individually and jointly liable for money owed to us. We have the right to demand repayment from all or any account holders for all or part of such money.

9. Our liability to you and your liability to us

- 9.1 We will be liable to you for any loss resulting from any failure, delay or error in carrying out your instructions (however caused) but our liability will be the lower of:
- the amount of such loss; and
 - the amount of any interest you do not receive or any interest you have to pay as a result of such failure, delay or error.
- 9.2 We will not be liable to you if:
- we do not act on your instructions for any reason under condition 3.10 or 4.23;
 - the instructions you give us are not correct; or
 - we cannot carry out our responsibilities under these conditions as a result of anything that we cannot reasonably control. This includes, amongst other things, any machine or electronic device failing to work and industrial disputes.
- 9.3 We will not be liable to you in any circumstances for:
- loss of business, loss of goodwill, loss of opportunity, loss of profit;
 - any type of special, consequential or indirect loss whatsoever; or
 - loss caused as a result of any use by you of any account aggregation or similar service provided by someone else.
- 9.4 If you break any of the conditions of this agreement, we shall be entitled to claim from you any losses or costs that we incur as a result of your breach. These include, but are not limited to, the costs of tracing you, notifying you of the breach, communicating with you about the breach and enforcing payment of any amount due to us. Our entitlement to claim such losses from you is in addition to our entitlement to recover from you any monies that you already owe us (such as the amount outstanding on any overdraft we have made available to you)

10. Using information about you



- 10.1 In order to provide you with products and services we need to collect, use, share and store personal and financial information about you ("your information"). This includes information which we:
- obtain from you or from third parties, such as employers, joint account holders, credit reference agencies (who may search the Electoral Register), fraud prevention agencies or other organisations, when you apply for an account or any other product or service, or which you or they give to us at any other time; or
 - learn from the way you use and manage your account(s), from the transactions you make such as the date, amount, currency and the name and type of supplier (e.g. supermarket services, medical services, retail services) and from the payments which are made to your account.
- 10.2 Where you provide personal and financial information relating to others (e.g. dependants, joint account holders) for the purpose of opening or administering your account you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with this agreement.

- 10.3 We will use your information to manage your account(s), give you statements and provide our services, for assessment and analysis (including credit and/or behaviour scoring, market and product analysis), to prevent and detect fraud, money laundering and other crime, carry out regulatory checks and meet our obligations to any relevant regulatory authority, and to develop and improve our services to you and other customers and protect our interests.
- 10.4 We will use your information to inform you by letter, telephone, text (or similar) messages, digital television, e-mail and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us at any time if you do not wish to receive marketing communications from us by writing to us providing your full name, address and account details.
- 10.5 We and credit reference and fraud prevention agencies will share your information. We and other organisations may access and use this information to make credit assessments and to prevent and detect fraud, money laundering and other crimes. Examples of circumstances when your information may be accessed and/or shared include:
- checking details on applications for credit and credit related or other facilities;
 - managing credit and credit related accounts or facilities;
 - recovering debt;
 - checking details on proposals and claims for all types of insurance; and
 - checking details of job applicants and employees.
- In addition we will share information about you and how you manage your accounts with credit reference agencies.
- 10.6 Information held about you by the credit reference agencies may already be linked to records relating to your partner or members of your household where a financial "association" has been created. Any enquiry we make at a credit reference agency may be assessed with reference to any "associated" records. Another person's record will be "associated" with yours when:
- you make a joint application;
 - you advise us of a financial association with another person; or
 - if the credit reference agencies have existing, linked or "associated" records. This "association" will be taken into account in all future applications by either or both of you and shall continue until one of you applies to the credit reference agencies and is successful in filing a "disassociation".
- 10.7 We may give information to credit reference agencies about the personal debts you owe us if:
- you have fallen behind with your payments;
 - the amount owed is not being disputed; and
 - you have not made proposals we are satisfied with for repaying your debt, following our formal demand.
- In these cases, we will give you at least 28 days' notice that we plan to give information about the debts you owe us to credit reference agencies. At the same time, we will explain the role of credit reference agencies to you and the effect the information they provide can have on your ability to get credit
- 10.8 We do not give information about savings accounts to credit reference agencies. Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. If false or inaccurate information is provided or fraud is suspected, details may be passed to fraud prevention and credit reference agencies. Law enforcement agencies may access and use this information. The information recorded by fraud prevention agencies may be accessed and used by organisations in the UK and in other countries. Please contact us if you want to receive details of the relevant fraud protection agencies.
- 10.9 We may give information about you and how you manage your account to the following:
- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential.
 - Anyone to whom we transfer or may transfer our rights and duties under this agreement.
 - Any third party as a result of any restructure, sale or acquisition of any company, provided that any recipient uses your information for the same purposes as it was originally supplied to us and/or used by us.
 - We may also give out information about you if we have a duty to do so or if the law allows us to do so.
- Otherwise we will keep information about you confidential.
- 10.10 If we transfer your information in accordance with condition 10.9 to a person, office, branch or organisation located in another country, we will make sure that they agree to apply the same levels of protection as we are required to apply to your information and to use your information strictly in accordance with our instructions.
- 10.11 If you have a joint account, or you have authorised another person to operate your account, we may disclose to any of you any information we hold about the account.

- 10.12 We will retain information about you after the closure of your account, or if your application is declined or abandoned for as long as permitted for legal, regulatory, fraud prevention and legitimate business purposes.
- 10.13 Under the Data Protection Act 1998 you have a right to see the personal records we hold about you. You can ask for a copy of the information we hold about you by making a subject access request (SAR) in writing to us. Information concerning making a SAR can be obtained from the Information Commissioners office at www.ico.gov.uk or call 08456 306060. Currently a maximum charge of £10 is required.
- 11. Special conditions relating to foreign currency accounts, cheques drawn abroad and foreign currency cheques**
- 11.1 All foreign currency credit balances are held for us by a bank we choose in the country of that currency and are subject to any local practices (including working days) and laws. You are responsible for any exchange rate risk.
- 11.2 Notice periods for withdrawals may vary according to the currency. Details are available upon request.
- 11.3 You must repay overdrafts in freely convertible and transferable funds in the relevant currency, at such banks as we may specify.
- 11.4 When we convert foreign currency we will do so at the exchange rate on the first available working day subject to our standard charges that we will deduct from your account. The timing of debits and credits to your account depends on the currencies involved.
- 11.5 We may accept foreign cheques and other items on terms available on request. Cheques payable abroad which may be received for payment into your account will be negotiated at our discretion or collected at your expense. If any cheques are returned unpaid for any reason we will debit your account even if the return takes place after we have advised you of payment of the cheque. Negotiation and collection of cheques shall be subject to the current International Chamber of Commerce Uniform Rules for Collections.

12. Changing the terms of this agreement

Interest rates

- 12.1 If we change the interest rate on your account we will tell you about the change by writing to you within the required regulatory timeframe of the change.

12.2 *Other changes*

- We may make changes to the services, charges or conditions and we may introduce new services, charges or conditions, this may include, for example, introducing a fee for having an account or a charge for use of additional services. Changes may be to make the charges or conditions:
 - (a) easier to understand or fairer to you;
 - (b) clearer, or to correct mistakes, ambiguities, inaccuracies or omissions;
 - (c) reflect reasonable changes to costs (either by increasing or decreasing an amount);
 - (d) take account of changes in market conditions or relevant banking practice;
 - (e) take account of changes in the law, codes of practice, court or ombudsman decisions or new regulatory requirements or practice;
 - (f) take account of any change in ownership of or transfer of our business by another bank or organisation to make sure customers are treated in a similar way;
 - (g) reflect any improvement in services or facilities or benefits from improvements in technology;
 - (h) take into account appropriate customer feedback.
- In addition to the above we reserve the right to vary the amount of charges for other financial services (such as those in the tariff) without notice provided there is a valid reason for doing so. We will inform you of any change at the earliest opportunity.
- If the change is to your disadvantage, we will write to you within the required regulatory timeframe before we make the change. At any time up to 60 days from the date of the notice you may, without notice, switch your account or close it without having to pay any extra charges or interest for doing so.
- We may make any other change immediately and tell you about it within the required regulatory timeframe.
- If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new conditions or a summary of the changes.

12.3 Changes in contractual information

- The Bank is required to advise you of any changes to the existing terms of this agreement or to specific disclosure information required under the Payment Services Regulations (2009), and as amended, no later than two months before the date on which they are to take effect.
- These changes will be deemed to have been accepted by you if the Bank is not advised by you in writing to the contrary before the proposed date of their entry into force.
- You have the right to terminate the agreement immediately and without charge at any time before the proposed date of their entry into force.
- The Bank reserves the right to make changes to the rate of interest or exchange rates which may be applied immediately and without notice where:
 - (a) The changes are based on the reference interest or exchange rates information which was provided to you in accordance with the agreement; or
 - (b) The changes are more favourable to you.

13. Closing your account

13.1 When we receive your application to open an account, you have 14 days to cancel this application and we will return your funds to you and return all documentation you have supplied to us. If you wish to cancel your account, then you must give us written notice within the time frames stipulated above to The Access Bank UK Limited, Royal Court, Gadbrook Park, Northwich, Cheshire, CW9 7UT.

Once your account has been opened and is operational, you can close your account at any time by telling us. We may ask you to confirm this in writing. If you do tell us you must refrain from using our banking services or facilities without our consent. (In the case of joint accounts any one account holder may tell us providing you have agreed that any one of you can give us instructions.)

13.2 If you choose to move your current account to another financial institution, we will give them information on your standing orders and direct debits within three working days of receiving their request to do this.

13.3 If one account holder on a joint account dies the survivor(s) may withdraw any account balance.

13.4 We can end our banking relationship with you by telling you in writing. We will give you at least 60 days' notice. Any benefit or services we provide in relation to particular accounts will end as soon as your account is closed.

13.5 We may take action to close your account immediately in exceptional circumstances such as if we reasonably believe that:

- you are not eligible for an account;
- you have given us any false information at any time;
- you or someone else is using the account illegally or for criminal activity;
- it is inappropriate for a person authorised to give instructions on your account to operate it;
- your behaviour means that it is inappropriate for us to maintain your account;
- by maintaining your account we might break a law, regulation, code or other duty which applies to us;
- by maintaining your account we may damage our reputation; or
- you have been in serious or persistent breach of this agreement or any special conditions which apply to an account.

13.6 We may choose not to close your account until you have returned any plastic cards we have given you, any unused cheques and any computer banking software we have provided. You must repay any money you owe us, including the amount of any cheques, card transactions or other payment instructions you have made, which have not been taken out of your account.

13.7 When your account is closed it is your responsibility to cancel any direct payments to or from your account. Where someone attempts to make a payment into an account that has been closed, we will take reasonable steps to return the payment to the sender.

13.8 The duration of this agreement will be indefinite or until either party exercises their rights under the agreement to terminate the relationship.

14. If you want to complain

14.1 If you want to complain you should contact The Customer Services Manager, The Access Bank UK Limited, 4 Royal Court, Gadbrook Park, Northwich, Cheshire, CW9 7UT, in writing or by telephone (0845 293 5535). Details of our

complaints handling process are available on request from any office of The Access Bank UK Limited, by telephone at the number shown above, by email (complaints@theaccessbankukltd.co.uk) and by fax (01606 45681) or on our website www.theaccessbankukltd.co.uk

14.2 If you are not satisfied with the outcome of your complaint, you may have a right to complain to the Financial Ombudsman Service by post at South Quay Plaza, 183 Marsh Wall, London E14 9SR or by telephone: 0845 080 1800. Alternatively you can visit the website at www.financial-ombudsman.org.uk

15. Compensation

15.1 We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

15.2 In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts, each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

15.3 For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local office, refer to the FSCS website www.fscs.org.uk or call us on 0845 293 5535.

16. General information

16.1 These conditions are governed by the laws of England and Wales. Any banking terms and conditions implied by law will also apply to our relationship with you.

16.2 This agreement is in English and we will only write and communicate with you in English.

16.3 If we choose not to exercise rights against you immediately we can still do so later.

16.4 You have the right to request at any time during the contractual relationship, a copy of the terms and conditions for this agreement

SPECIAL CONDITIONS FOR PERSONAL ACCOUNT

1. Card Issue and PIN

- 1.1 We will issue you with an ATM card (or each of you in the case of a joint account or a mandated user) to use at HSBC ATM network terminals as part of your account, in accordance with these conditions. You will not be able to use your card outside the UK.
- 1.2 We will issue you with a PIN to be used with a card to withdraw cash from via the ATM network.
- 1.3 You authorise us to deduct from your account the amount of any payment carried out by use of a card, with or without using the PIN, or card details, whether or not you have given or authorised such instructions.
- 1.4 You must not use your card after the end of the month it expires, or after we have asked you to return it to us or told you it is cancelled or that its use is suspended or your account is terminated.
- 1.5 If you suspect that your card has been lost or stolen you must call HSBC's Lost/Stolen reporting line for Cardholders immediately on 0845 600 7010.
- 1.6 Unless you have acted fraudulently or without reasonable care (for example, by not telling us as soon as you can that you suspect someone else may know the security codes or that the security codes have been breached or failed to follow the procedures in the paragraph above) you will not be liable for losses caused by someone else
- 1.7 You will be responsible for all losses from use of your card and/or PIN if you have not acted with reasonable care or you have acted fraudulently.
- 1.8 We may ask you to return your card to us or suspend its use at any time but we will normally give you prior notice, unless we have a reason for not doing so e.g. we consider your card or account has been or is likely to be misused. We may deduct from your account any card payment (and any charges) made by you, but not paid by us until after return or suspension of the card.
- 1.9 When you use your card to withdraw cash from some cash machines you may be charged. We will not be responsible if you cannot use your card in a cash machine operated by another financial organisation.

SPECIAL CONDITIONS RELATING TO USE OF THE ONLINE BANKING SERVICE

We will take reasonable care to ensure the security of and prevent unauthorised access to our online banking service.

1. You must:

- ensure your computer and modem comply with the standards and requirements we advise to you from time to time;
 - carry out your own regular virus checks;
 - follow the procedures and instructions in the user guidance that we give you from time to time;
 - not attempt to change any software provided by us;
 - not copy or allow any third party to use or copy any software provided by us without our consent; and
 - tell us as soon as you can if you become aware of any failure, delay, malfunction or error in the sending or receiving of instructions or any suspected fraud.
- 1.1 If you use our online banking service outside the UK you do so at your own risk, as it may constitute an offence in some countries.
 - 1.2 The records we maintain of any instructions you give us by computer will be final evidence of your instructions and of the time they are given except where there is an obvious mistake.
 - 1.3 You are responsible if, when you use our online banking service, you give us incorrect instructions or mistakenly instruct us to make the same payment more than once.

