

Internet Banking Account Conditions

Internet Banking Conditions



**Norwich and
Peterborough**
BUILDING SOCIETY

Talk to the experts

CONDITIONS RELATING TO NORWICH & PETERBOROUGH INTERNET BANKING SERVICE

The Internet Banking General Conditions below apply to the use of our Internet Banking facility and all accounts that you operate using this service.

DEFINITIONS

These definitions apply to Internet Banking Conditions.

- 'Access Password' means the Internet Banking Access Password used by you to access your Internet Banking Enabled Account(s) via the service;
- 'Account Holder' (or you) means the person(s) in whose name(s) an Internet Enabled Account is held;
- 'Internet Enabled Account' means your Society Current Account or other Society Accounts you access via the Service;
- 'Rules' means the Rules of the Society as amended or replaced from time to time;
- 'Service' means the Internet Banking service which is accessed via the Internet (www.npbs.co.uk);
- 'Society' (or we or any related expression) means Norwich and Peterborough Building Society of Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ;
- 'Telephone Password' means the password you specified to us that provides you with certain services in relation to your Internet Enabled Account(s) over the telephone.

Internet Banking General Conditions

In the event of any conflict between any of these Internet Banking General Conditions and any conditions relating to any Internet Enabled Account operated using the service, the Internet Banking conditions will apply where the service is used.

Use of the service

1. The Service may only be used by persons aged 16 years or over.
2. You may only use the Service if you hold a Society account that is an Internet Enabled Account.
3. You may only use the Service once we have accepted your application to use it.
4. It is your responsibility to ensure that your computer hardware and software meet the minimum requirements for the Service.
5. Whilst we take reasonable care to ensure the security of, and to prevent unauthorised access to, our Internet banking service, it is your responsibility to use reasonable endeavours to keep your PC safe and secure, and to ensure that each computer you use to access the Service is free from malicious programs (viruses/trojans/spyware etc). This can be achieved by always running up-to-date anti-virus software and anti-spyware, updating your computer with the latest operating system/browser service packs and patches, and using a personal firewall. You should not access the Services from a computer that third parties have a access to; for example, at work, in a library or Internet cafe.

6. You will require an Internet connection to use the Service. Your Internet Service Provider may charge for this. You may also incur telephone call charges whilst using the Service depending on the terms of your agreement with your Internet Service Provider.
7. Access to the Service will be withdrawn immediately if you close or if we close all of your Internet Enabled Accounts.
8. It may be an offence to import or use the encryption technology used in the Service in some countries. As the Service uses sophisticated cryptography to ensure the safe transit of data across the Internet, you should check with the appropriate authority before using the Service outside of the United Kingdom. Accessing the Service from outside the UK is at your own risk.
9. We cannot guarantee continuous, uninterrupted service. On occasions we may need to interrupt the Service to carry out maintenance of it, for other operational reasons or for reasons beyond our control. We will not, therefore, be liable to you for a failure to provide a continuous, uninterrupted service.

Payments and transfers

10. Standing orders may not be backdated or brought forward to be paid on the day of access via the Service or amended on the day which payment is due to be made.
11. It is your responsibility to ensure that any amendments to standing order or direct debit instructions are correct.
12. Payments using the payment facility cannot be made on the day of access via the Service or amended on the day when payment is due to be made.
13. Money may only be transferred to and from Internet Enabled Accounts. Transfers made between Internet Enabled Accounts usually occur on the date you action them.
14. The maximum number of bill payments that can be set up on your account is 99. These include active and inactive Bill Payment mandates. There is no daily limit to the number of Bill Payments that can be sent through Internet Banking. However, the total daily value of all transactions cannot exceed £10,000.

Joint accounts

15. If an Internet Enabled Account is a joint account, we will (subject to 17 below) accept instructions from any one of you via the Service, provided that a valid Access Password is used. Any one of you may instruct us in writing, at any time, that we should only accept the authority of all Account holders in relation to the operation of an Internet Enabled Account which is a joint account (in which case the Service will cease to be available in respect of that Internet Enabled Account).
16. If an Internet Enabled Account has been set up with us so that the signature of more than one Account holder is required to operate it, payments cannot be set up from that Internet Enabled Account using the Service. A mandate signed by all signatories would be required for us to set up such payments.
17. Each of you will have your own individual Access Password to access the Service.

Cancelling instructions

18. Once we have accepted an instruction to make a payment, you may only cancel it if we have not already acted upon it, or if we are able

to cancel the action which we have taken. If we accept your instructions to cancel a payment, we may make a charge for this.

Passwords and unauthorised transactions

19. You must keep your Access Password and selected personal information secret at all times and not permit either to become known to any other person (including Society staff), intentionally or otherwise. You must never disclose your Access Password or any other personal information relevant to the operation of the Service or any Internet enabled account in response to an e-mail, telephone or other request. We will never contact you, by any means, to ask for your Access Password, Card or any personal information required to log on to the Service or to ask for your PIN.
20. You must memorise your Access Password and not keep a record of it (even in disguised form).
21. You must immediately change your Access Password on the first occasion when you first use the Service.
22. You must notify us as soon as possible if your Access Password becomes known to, or if you think it may be known by, anyone else. A telephone service is available for this purpose on 0845 300 2808, 8am to 8pm Monday to Friday and 9am to 5pm Saturdays. An answerphone is available outside these times.
23. When contacting the Internet Banking Helpline you will need to quote specific requested characters from the telephone password you have previously advised us of. This password should be kept secret and only disclosed to Helpline staff. It is not the same as the Access Password used to access your account(s) via the service.
24. If your Access Password is used without your consent, you will not be liable for any unauthorised transactions which take place after you have notified us under condition 22, providing that you have complied with your other obligations set out in conditions 19 to 23. If someone carries out any unauthorised transactions before you notify us under condition 22, the most you will have to pay is £50. However, if your Access Password is used with your permission, or because of your gross negligence, or because you have acted dishonestly, you will be liable for all the unauthorised transactions.

Charges

25. You will be liable for the cost of any proceedings, costs, claims, actions, demands, losses or liabilities incurred by us arising out of your failure to comply with these conditions or, where applicable, the Rules.
26. The Society will not be responsible for any costs incurred by you from any Internet Service Provider or for the cost of any telephone calls whilst using the Service.

Variations

27. We may vary these conditions by giving you at least 30 days' notice. We will only do so:
 - to reflect market conditions, general banking or building society practice; or
 - where we consider this to be fairer; or
 - to take account of any change in the law, regulation, code of practice, decision or announcement affecting our business, or the Service or the account or any change of working practice, technology or procedure; or

- where we consider that there is an appropriate commercial reason to do so.
28. When we change the conditions relating to the Service we will notify you about the changes at least 30 days' before we make the change by either letter or e-mail. The notice will tell you when the change will take effect. Any accidental failure on our part to notify you of a change will not invalidate the change itself.

Termination

29. You may withdraw from the Service at any time by written notice given to the Society at its Principal Office, Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ. You will, of course, be liable for all charges and fees relating to the Service up to and including the date of withdrawal.
30. We may terminate your access to the Service by giving notice to you. We may also terminate your access to the Service, without giving notice to you, if we have a valid reason for doing so (and we will advise you of that reason).

Jurisdiction

31. These conditions shall be governed and construed in accordance with English law. You agree to submit exclusively to the jurisdiction of the courts of England and Wales in relation to the determination of any issue relating to or arising out of these conditions or your use of the Service.

Service improvements

32. We are constantly working to improve customer service and to enhance our range of products. We therefore reserve the right to develop and enhance the Service.

Ask staff for details
0845 300 2511
www.npbs.co.uk

Contact Centre:
Monday – Friday 8am – 8pm
Saturday 9am – 5pm

Information is available in large print, audio and Braille on request.

You may contact us using a textphone, please call 0845 121 9921.



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Principal Office: Peterborough Business Park, Lynch Wood,
Peterborough PE2 6WZ. www.npbs.co.uk
Member of The Building Societies Association. Member of LINK.