

Reliance Bank Visa Debit Card

User Guide with Terms and Conditions

(1 March 2011 edition)



About your new card

Thank you for choosing the Reliance Bank Visa Debit Card (the card). This guide explains everything you need to know about using your card. Please take a few moments to read it and keep it in a safe place for future reference.

Please sign your card immediately, using a ball point pen, and call Reliance Bank's Customer Services Team on 020 7398 5400, during our normal office working hours of Monday to Thursday 8.30 to 16.15 and Friday 10.00 to 16.15, to validate your card.

Your PIN (personal identification number) will be dispatched under separate cover and for additional security you will be unable to change the number from the one you have been issued with.

Easier payments and cash withdrawals

As a private customer, you can now benefit from the convenience, wide recognition and ease of use provided by our Reliance Bank Visa Debit Card.

The Reliance Bank Visa Debit Card provides cardholders with a flexible and convenient service, which can be used worldwide. It is a readily accepted way to pay for goods and services, withdraw cash and to support cheques drawn on your Reliance Bank account. Please note that the UK Cheque Guarantee Card Scheme comes to an end on 30 June 2011. It will not be possible to guarantee cheques after this date.

Worldwide purchasing power

Your Reliance Bank Visa Debit Card is a VISA card which is readily accepted at over 20 million places in 150 countries, including department stores, hotels and restaurants, travel agents, airlines and mail order companies. You can use your card to draw cash in local currency at nearly 840,000 24-hour automatic cash machines (ATMs) from VISA's global network.

You can use your card to make direct payments or withdraw cash in the local currency of any of the increasing number of countries that offer VISA facilities.

Immediate access to your funds

The Reliance Bank Visa Debit Card is available to individuals.

The card is issued to authorised and named cardholders, each of whom has a daily spending limit. Transactions are debited directly to the individual's account, with full narrative appearing on bank statements.

Provided sufficient funds are held in the account, the Debit Card entitles the holder to:

- Withdraw up to £250 or equivalent in local currency per 24 hours from banks or cash machines worldwide that display the VISA symbol.
- Pay for goods and services up to the value of £500 or equivalent per 24 hours from retailers and suppliers worldwide who display the VISA symbol.
- Guarantee cheques up to £100 until 30 June 2011, when the UK Domestic Cheque Guarantee Card Scheme ceases.

Should you have any larger purchases that exceed the above limits then you can call Reliance Bank's Customer Services Team (020 7398 5400 during our normal office working hours of Monday to Thursday 8:30 to 16:15 and Friday 10:00 to 16:15) to request a suitable increase in your card limits.

Flexibility

Making Purchases

Use your Debit Card to make payments for goods and services. You won't have to carry large amounts of cash or have the inconvenience of writing cheques.

Whether you are making purchases from department stores, hotels or restaurants, at home or abroad, the Reliance Bank Visa Debit Card is the easy way to pay. Any outlet displaying the VISA symbol will normally accept your card as payment.

You will be asked by the sales assistant to authorise the transaction details on the terminal and request that you key in your PIN. You will be given a copy of the transaction slip for your own records. Make sure the sales assistant gives you your card back once your transaction is complete. Please remember to keep sight of your Visa Debit Card at all times.

It's just like paying by credit card, except that payment is debited directly from your account so there is no monthly bill to settle and there is no annual fee. Payments will simply be debited from the individual account as soon as we receive the details, normally within a few days.

To help you monitor spending, bank statements include details of all card transactions. These can be checked against sales vouchers to verify their accuracy. You must inform us immediately if you are unable to agree entries on your account.

Using your card to withdraw cash

The Reliance Bank Visa Debit Card gives instant worldwide access to your funds. VISA cash machines are conveniently located in over 150 countries and provide a cash withdrawal facility 24 hours a day, 7 days a week. This allows cardholders to withdraw cash in local currency, subject to card limits, whether at home or abroad.

- *To make a withdrawal, simply insert your card and follow the instructions on the screen (these will normally be provided in English).*
- *You will be asked to enter your PIN. You should have already received notification of this under separate cover. Take care that no one can see you enter your PIN.*
- *Be secure! Always memorise your PIN and destroy the original notification. Never write down the PIN or let anyone else use your card.*

The number of VISA locations is increasing all the time. If you would like to know where there is a cash machine offering VISA facilities near you, simply log-on to the VISA website www.visa.com.

There may be charges for these services. Full details of applicable charges can be found on pages 5 and 6 of this leaflet

Withdrawing cash in the British Isles

Your card can also be used to withdraw cash from automatic teller machines (ATMs). **We make no charge for withdrawing sterling from cash machines in the British Isles**, but if you use our card to withdraw cash from a cash machine, or over the counter from another bank, they may levy a charge.

Paying by telephone, by mail or the internet

Your Reliance Bank Visa Debit Card makes it easier to shop by mail or order by telephone or via the internet from your home or office. You will be asked to quote your card number, the expiry date, and the 3 digit security code, which can be found on the right hand side of the signature strip on the reverse of the card. This security measure is to verify that the person making the purchase is in possession of the card. Payments will be debited in the usual way from your account and shown on your bank statement.

NB. When using your card to make purchases or bookings by telephone, please try to make your call in private for added security. Never disclose your PIN.

What is a continuous payment authority (recurring transaction)?

This is an instruction for someone to debit your current account with regular or irregular payments on an automated basis. Unlike a direct debit, **the bank is unable to stop these payments**. Therefore, should you want to stop a continuous payment authority then you will need to instruct the beneficiary directly. We recommend strongly that you make regular payments by direct debit from your bank current account, rather than by your Debit Card.

Shopping online

Whenever you want to shop on the Internet, simply reach for your Debit Card. At the time of writing more than half of all e-commerce transactions are made by VISA. Like millions of other people around the world, you will find that using your card online is becoming as safe, simple and convenient as shopping in your favourite store.

When shopping online we suggest you use these simple safeguards

- *Make sure that your card details are coded before they are sent across the Internet. Look for an unbroken key or lock or padlock symbol at the bottom of your browser window or check the site address, which may begin <https://> rather than <http://>*
- *Shop with retailers you know about, or research them before you buy to ensure that they are reputable and reliable.*
- *Keep a record of your Internet transactions, including the retailer's Internet address - known as a URL. Many online stores send customers e-mails summarising the purchase details. Save them for future reference.*
- *Before buying, read the delivery and return policies that should be on the merchant's home page. Can unsatisfactory items be sent back? If the items are faulty, can you get a refund or a credit note?*
- *The merchant's home page should also have information about delivery arrangements and costs, the currencies they accept and the taxes that apply.*
- *Look for a telephone number or e-mail address and note them down in case you have any queries.*

Sites offering a secure connection will normally advise you on entrance to the secure environment and a padlock symbol is typically displayed on your PC screen. If you cannot confirm the security of the site it is recommended that you do not enter your VISA Card details.

Chipped Debit Cards from VISA

Your Debit Card includes “Chip Technology” which provides you with greater security and faster transactions, so you will be able to use your VISA card with confidence.

- **Why chip?** The latest chip technology means that in conjunction with VISA your Reliance Bank Visa Debit Card will be safer and transaction times will be quicker. All VISA chip cards, card terminals and cash machines are based on a global industry standard, so you can use them wherever you are. Your card will continue to have a magnetic stripe while the world upgrades to chip technology, so it will work in every VISA outlet and cash machine.
- **Using your chip card.** When you use a chip card, it is inserted into the terminal, instead of being swiped like a magnetic stripe card, and you will then be asked to enter your PIN in the terminal. You simply enter the number into the card terminal’s key pad, just as you do at a cash machine. **Do not disclose your PIN to the Sales Assistant - enter the number into the key pad yourself!** In some countries, you will be asked for your signature to confirm your identity, instead of a PIN.
- **Safer.** With a chip, your Debit Card is more secure than ever - it is exceptionally difficult to copy the information stored on it. Many European countries are also introducing PINs instead of signatures to confirm your identity. Only you know your PIN and nobody can use your card without it.
- **Faster.** Chip cards can make paying faster and shopping queues shorter. Card terminals currently contact your bank or other card-issuing organisation to authorise payment. A chip card can authorise some transactions on its own by confirming your PIN to the card terminal, which saves time. Using a PIN also eliminates the need to sign a sales slip.
- **More reliable.** Chip cards are more robust than magnetic stripe cards, which can become scratched or worn. Your new chip card will work more reliably, for longer.

† Details on Chip Technology provided by VISA

Ten Tips to Protect your PIN

Remembering these points will help keep your PIN safe and secure.

- Never tell anyone your PIN
- Memorise your PIN and then destroy the notification as soon as possible
- Do not keep your PIN number with your Reliance Bank VISA Debit Card
- ALWAYS be wary of telephone or email requests to divulge your PIN for security or login purposes. No one should ever ask for this information
- Do not keep your PIN stored on your mobile phone
- Do not write this number in any form
- Don’t allow anyone else to use your card or PIN, even someone close to you.
- Remember when entering your PIN use your other hand to shield the number from any other persons view or hidden cameras
- Always check your bank statements on a regular basis. Contact Customer Services immediately for any odd transactions you are not aware of on 020 7398 5400 or 020 7929 1344 outside normal business hours
- If you believe someone has seen your PIN contact us immediately

Security

Lost or stolen cards

If your card is lost or stolen, it should immediately be reported to us using the dedicated Cardholder Lost and Stolen number +44 (0) 20 7929 1344, available 24 hours a day, 7 days a week and then you should confirm in writing to Reliance Bank within seven days of reporting the loss by telephone. Whether the cardholder is at home or abroad, the card will be cancelled immediately we are notified of its loss or theft and the responsibility for it will fall on us. We will arrange for a new card and a new PIN to be issued as soon as possible.

Cards lost or stolen abroad

If your Reliance Bank Visa Debit Card is lost or stolen abroad, telephone the VISA Service Centre +44 208 762 8146. This service is available 24 hours and your call is free. Keep a record of these numbers with you

Security checklist

- *Keep your card safe and secure.*
- *Sign your new card and any replacement cards immediately with a ballpoint pen.*
- *Destroy expired cards and unwanted transaction slips.*
- *Memorise and destroy your PIN notification.*
- *Do not write down your PIN or tell it to another person.*
- *Record your card number.*

Use this space to make a note of the 16-digit number embossed on your card.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Charges

There is no application fee for the Reliance Bank Visa Debit Card. Indeed, there are very few charges, and we have kept those that there are as low as possible.

We make no charge for withdrawing cash from cash machines in the British Isles, but if you use our card to withdraw cash from a cash machine or over the counter from another bank, they may levy a charge.

Foreign Exchange

Where a foreign exchange conversion is required, the exchange rate will be the wholesale rate of exchange applied by VISA. **In addition, we apply a fee of £1.25 for each debit card transaction made overseas (which may also include internet transactions where overseas parties are involved). Your bank statement will show details of the transaction.** You may well find that your Visa Debit Card provides better value than other methods of buying foreign currency.

Joint Accounts

We will be pleased to issue separate cards to all signatories to a joint account if they have individual signing rights. **However, it is not possible for us to issue cards to joint account holders who operate their account on a 'both to sign' basis.** If this applies to you, you may wish to review the basis on which you operate your account in view of the benefits of the Reliance Bank Visa Debit Card. If you would like to discuss the alternatives available to you, please contact our Customer Services Team on 020 7398 5400.

Terms and Conditions

These Terms and Conditions comprise the agreement between the Bank and the Account Holder concerning the usage of a Reliance Bank Visa Debit Card issued to the nominated Cardholder upon acceptance by the Bank of the Application. They explain the Bank's obligations to the Cardholder and the Account Holder's obligations to the Bank.

The Bank reserves the right to change these Terms and Conditions and the banking practices and charges relating thereto at its discretion and at any time.

An authorised officer, employee, associate or agent of the Issuer or Bank may retain the card, require the cardholder to procure the return of the card or suspend the use of the card at any time without notice to the Cardholder if misuse is suspected. The Bank or the Issuer shall not be liable for any loss suffered by the Account Holder or, where appropriate, the Cardholder as a result thereof.

Definitions

In these Terms and Conditions relating to the Reliance Bank Visa Debit Card:

- i) "Account Holder" means the natural person or persons in the name of which the Account is held.
- ii) "Account" means the account held with the Bank in respect of which a Card shall be issued in accordance with these Terms and Conditions.
- iii) "Account Currency" means the currency in which the Card is issued and in which the Account is maintained.
- iv) "Application" means the application made by the Account Holder to the Bank for a Card to be issued for use by the Cardholder in connection with this Agreement.
- v) "ATMs" means card operated cash machines.
- vi) "Bank": for the purpose of these Terms and Conditions the term "Bank" means the bank where the Account is held - Reliance Bank Limited.
- vii) "Issuer" means Close Bank Guernsey Limited. The card remains the property of the Issuer at all times.
- viii) "PIN" means the personal identification number issued to the Cardholder from time to time for use with the card.
- ix) "Card" means a Reliance Bank Visa Debit Card issued to the Cardholder at the request of the

Account Holder. Where more than one card is issued references made to a card shall be to each such card individually and to all such cards collectively.

x) "Cardholder" means the person named having power alone to operate the Account in accordance with the bank mandate in respect thereof and to whom a card has been issued or the person named in the Application and authorised by the Account Holder to hold and use a card in accordance with the Application, it being provided, subject to the exercise of the Bank's discretion, that such person is over the age of 18 and of full capacity.

xi) "Card Transaction" means any cash withdrawal or payment made using the card in any authorised manner for debit or credit to the Account. The Cardholder may use the card in conjunction with the PIN to pay for goods and services by using a card operated machine at retailers or suppliers worldwide that offer this facility. The Bank will charge to the Account the amount of any 'Card Transaction' authorised in this way together with any charges which may be payable as set out below.

xii) The card will not become valid or operational until the Cardholder signs in the space provided on the reverse of the card and acknowledges receipt of the card by contacting Reliance Bank Limited by telephone on the number provided and answering one or more of the pre-defined security questions specified by the Cardholder in the Application or by any written notice. The card is only valid for the period shown on it. The card must not be used outside that period or if the Issuer or the Bank has required by notice in writing to you that it be returned to the Bank. When the period of validity of a card expires it must be destroyed by cutting it in half.

The Account Holder shall take all reasonable precautions, and shall ensure that the Cardholder take all reasonable precautions, to prevent unauthorised use of the card.

These shall include:

- Ensuring that the Cardholder signs the card as soon as it is received by the Cardholder.
- Not allowing anyone else other than the Cardholder to use the card.
- Ensuring that the Cardholder telephones or writes to the Bank to acknowledge receipt of the card as soon as possible and in any event within 28 days thereof. Failure to do so will mean that your card remains inactive and may result in it being cancelled.

If the card is lost or stolen the Account Holder shall ensure that the Cardholder or any other person

acting on behalf of the Account Holder shall immediately notify the Issuer by calling the dedicated Lost and Stolen telephone help line number +44 (0) 20 7929 1344. The Account Holder shall ensure that the Cardholder co-operates with any officers of the Bank and/or the Issuer and/or the Police in any efforts to recover the card and to prevent its unauthorised use if it is lost or stolen.

xiii) "these terms and conditions" means the Terms and Conditions for the Reliance Bank Visa Debit Card.

xiv) "VISA" means Visa International Service Association, a corporation organised and existing under the laws of the State of Delaware, United States of America, having an office and principal place of business at 900 Metro Centre Boulevard, Foster City, State of California, United States of America 94404 or any subsidiary successor or assignee thereof.

Special Terms and Conditions

These Terms & Conditions are supplementary to the Bank's General Terms & Conditions.

Cards & PINs

At the request of an Account Holder, a card will be issued for private use. A card will be issued only if it has been requested following receipt of an application form (the Application), or to replace one that has already been issued.

The Cardholder may use the card to pay for goods or services at retailers or suppliers worldwide who accept the card by signing a sale voucher or inputting their PIN, by signing a mail order purchase form showing the number printed on the card, by placing an order by telephone and quoting the number printed on the card, or by placing an order via the internet and quoting the number printed on the card. The Bank will debit to the Account the amount of any such payment authorised in this way.

The card may be used at any bank, which accepts the card, to withdraw money or make payments, the amount of which will be debited to the Account together with any charges which may be payable as set out below, by signing a voucher. (Some banks may require a Cardholder to provide personal identification, which includes a photograph.)

The Cardholder may use the card in conjunction with the 'PIN' to withdraw money, the amount of which will be debited to the Account together with any charges which may be payable as set out below, from ATMs which accept the card.

The Issuer or the Bank may also disclose relevant information about the Account Holder, the

Cardholder and/or the Account if the Issuer or the Bank thinks it will help avoid or recover any loss to the Account Holder, the Issuer or the Bank resulting from the loss, theft, misuse or unauthorised use of the card.

If the card is found after the Bank or the Issuer has been given notice of its loss or theft the Account Holder shall ensure that the Cardholder does not use it again. The card must be cut in half through the gold chip and returned to the Bank immediately. Failure to do so will render the Account Holder liable in respect of any loss arising from the continued use of the card by any person.

The Issuer will issue a PIN to the Cardholder; the Account Holder shall take all reasonable precautions, and shall ensure that the Cardholder takes all reasonable precautions, to avoid unauthorised use.

These include:

- Never writing the PIN on the card or any other item normally kept with the card or recording the PIN in any manner which could reasonably connect or associate the PIN with the card.
- Never writing the PIN in a way that can be understood by someone else.
- Never disclosing the PIN to someone else or allowing the PIN to become known to anyone other than the Cardholder.
- Notifying the Issuer or the Bank as soon as possible if someone else knows or is suspected of knowing the PIN.
- Destroying the PIN advice given by the Issuer promptly after receipt.

The total amount of any Card Transactions carried out in any one day shall be limited to such amounts and on such basis as shall be notified in writing to the Account Holder by the Bank from time to time with effect from the date of service of such notice.

The Issuer will issue a card only if the Account Holder and the Cardholder have completed the Application and it has been accepted by the Bank, or if the Bank and the Issuer at their discretion are replacing or renewing a card.

The Account Holder shall ensure that the Cardholder does not use the card to borrow from the Bank unless an overdraft has been agreed separately. The Account will be charged interest at the Bank's standard debit interest rate in respect of any unauthorised overdrafts unless otherwise agreed.

If the Issuer or the Bank is asked to authorise a card Transaction, the Bank may take into consideration any other Card Transactions which have been authorised

but which have not been debited to the Account and if the Bank determines that there are or will be insufficient available funds to pay the amount that would be due in respect of such Card Transaction, the Bank may in its own discretion refuse to authorise such Card Transaction.

The Cardholder may use the card to obtain the services described in these Reliance Bank Visa Debit Card Terms and Conditions and such other services as the Bank may provide from time to time.

All such services will be subject to the Bank's General Terms and Conditions or specific Terms & Conditions, which may be applied from time to time for a specific product or service. The card must not be used by any person other than the Cardholder.

Neither the Bank nor the Issuer shall be liable for any loss resulting from the refusal of any retailer, supplier, other bank or card operated machine to accept use of the card in connection with any Card Transaction.

The Account Holder shall notify the Bank if:

- you do not recognise a transaction shown on your statement, or if you think the payment has been authorised incorrectly. If this occurs you must inform us immediately, or at the latest 1 month after the transaction was deducted from your account. Failure to do this may mean you are not entitled to have any entries corrected, and/or
- either the Account Holder's address or the Cardholder's address is changed, as soon as possible and in any event within 14 days.

A Card Transaction cannot be cancelled by the Account Holder or the Cardholder after it has been completed. The Bank will debit the amount of any Card Transaction to the Account as soon as the Bank receives proper instructions in connection therewith, provided that the Bank will not be liable for any loss resulting from any delay therein.

If a retailer or supplier makes a refund by means of a card Transaction the Bank will credit the Account when it receives the retailer or supplier's proper instructions and the funds in respect of such refund. The Bank will not be responsible for any delay in receiving such instructions and funds.

When the card is used to effect a Card Transaction (whether with a retailer or supplier, a bank or from an ATM) in a currency other than the Account Currency, VISA will convert the amount of the Card Transaction into the Account Currency at the applicable exchange rate on the day upon which it receives notification of the Card Transaction in the UK.

The Account Holder will be liable for any losses or costs reasonably incurred by the Bank and/or Issuer as

a result of any breach of the Terms and Conditions of the card.

In the event of the death or bankruptcy of a Cardholder or Account Holder or in the case of a corporate entity a receiver, liquidator or administrator being appointed over the corporate entity or the assets of such corporate entity, or the equivalent in any other foreign jurisdiction, all Card Transactions already effected will be settled from the assets held by the Bank and the Bank shall be entitled to exercise a right of lien and set off against such assets and the proceeds of sale thereof to satisfy all outstanding Card Transactions.

The Bank will be responsible for any money lost as a result of the card being lost in despatch from the Bank or the Issuer to the Account Holder. Unless the Bank can show that the Account Holder or the Cardholder has acted fraudulently or with negligence or otherwise contrary to or in breach of the provisions of these Terms and Conditions, the Bank will also be responsible for any money lost as a result of the use of the card without the Account Holder's authorisation, other than by the Cardholder, after it has been reported to the Bank or the Issuer that the card has been lost or stolen or that the PIN is known or suspected of being known by someone other than the Cardholder. The Bank will credit the Account with any amount for which the Bank is responsible pursuant to this paragraph, including any related interest and charges. The Bank will not be concerned to see how any Card Transaction by the Cardholder is effected on behalf of or in the Account Holder's interest.

The Account Holder will be responsible for any losses, except losses referred to in the paragraph above, incurred by any other person, including the Bank and/or the Issuer, as a result of the loss, theft, misuse or unauthorised use of the card, save that the Account Holder's liability for such losses to the Bank, except in cases where such liability arises from use of the card by the Cardholder (for which the Account Holder will be liable without limitations), will be limited to a maximum of £50. The Bank may at its discretion waive payment of the amount for which the Account Holder is liable to the Bank if there has been no fraud or negligence on the part of the Account Holder. However, if the Bank can show that the Account Holder or the Cardholder has acted fraudulently, with negligence or otherwise contrary to these Terms and Conditions, the Account Holder's liability to the Bank will be without limit. The Account Holder's liability may nevertheless be limited by law.

The Bank does not charge any fees in respect of each cash withdrawal made, using the card at ATMs situated in the British Isles. (Please note that if a Cardholder uses our card to withdraw cash from an ATM or over the counter from another bank, these banks may levy a charge.) However, the Bank will

apply a fee of £1.25 for each transaction made outside the British Isles.

The Bank may charge a fee in respect of cancellation of the Debit Card, on a time spent basis.

The Bank or the Issuer may terminate the agreement comprised in these Terms and Conditions relating to the card by notifying the Account Holder in writing to that effect at any time. The Account Holder may terminate the agreement comprised in these Terms and Conditions by notifying the Bank in writing and returning the card, cut in half, to the Bank. Such termination shall be effective, subject to the provisions of the following paragraphs of this Clause, upon receipt by the other party of such notice.

The agreement comprised in these Terms and Conditions relating to the card shall be deemed to remain in full force and effect if and in so far as any Card Transaction is completed but not debited to the Account prior to termination thereof.

Termination of the agreement comprised in these Terms and Conditions relating to the card shall not prejudice any liability in respect of things done or omitted to be done prior to termination thereof. The Bank at its sole discretion may require the Account Holder to maintain a minimum balance until the card has been returned and the Bank is satisfied that all outstanding transactions have been settled. This will normally be a maximum of 28 days.

The Bank shall not be liable to the Cardholder or the Account Holder for any loss suffered as a result of the Bank being prevented from or delayed in providing any banking or other services to the Account Holder or the Cardholder due to strikes, industrial action, failure of power supplies or equipment or causes beyond the Bank's control.

Cheque Guarantee Card - UK Use Only

You may use your Reliance Bank Visa Debit Card to guarantee your Reliance Bank cheques in the UK, subject to the limit shown on your card, until 30 June 2011. It will not be possible to guarantee cheques after this date.

We guarantee payment of the cheques subject to the following conditions:

- it is a cheque supplied by Reliance Bank
- the cheque is signed in the presence of the person to whom you are making payment
- the signature on the card and the cheque are the same
- the cheque is dated prior to the expiry date of the card

- the card number is recorded on the back of the cheque by the person to whom the payment is made
- the card has not been altered or defaced

You cannot 'stop' a cheque supported by your card.

Not more than one cheque may be guaranteed per transaction.

We will not be liable if any retailer, supplier, bank, or other person refuses to accept your card.

Data Protection

The data controller is Reliance Bank Limited whose registered office is 23/24 Lovat Lane, London EC3R 8EB.

Definitions: 'Personal data' means: Personally identifying information or sensitive data (including, but not limited to, names, addresses, occupations, contacts and other personal details) which you give to us when:

- a. making an application for one of our products, or
- b. making an enquiry at any time about your personal and financial circumstances or which we gather about you from the way you use and manage any account which we open for you, and
- c. we receive details of any transaction (including any purchases of goods or services and other payments to and from your account) such as the amount, date and currency of a purchase and the supplier category (such as a petrol station, supermarket or medical services).

Use of Personal Data

We will use Personal Data when deciding whether to accept your application and offer you one of our products. We also use Personal Data to monitor and analyse our business, to identify other products and services which we think may be of interest to you, which may include those offered by other persons approved by us, and to give information about these products and services, by post, telephone, fax or email unless you have said that you do not want us to do so.

We may use information you have provided to us to respond to your enquiry and improve our service levels.

We will only disclose Personal Data for the purpose of fraud prevention and legal and regulatory compliance and to:

- Credit reference and fraud prevention agencies. These agencies may share information about you with other organisations (including lenders and

insurance companies) who will use the information for credit and insurance assessments (including making decisions about handling claims in connection with all types of insurance), for debt tracing, and to prevent fraud and money laundering. The agencies will also use the information for statistical analysis about credit, insurance and fraud.

- Anyone to whom we may transfer any of our rights and obligations.
- Anyone who provides a service to us on the basis that they will keep it confidential.
- Approved persons so that they can contact you directly, unless you tell us that you prefer not to receive direct marketing.

All Personal Data will be held in accordance with the provisions and principles of the Data Protection Act 1998.

Credit reference and fraud agencies will keep a record of our search, which may be used by others to make decisions about you and members of your household and for other purposes set out in this clause. If you give us false or inaccurate information and we suspect fraud, this will be recorded.

We may transfer Personal Data to an approved person or a person who provides a service to us in any country (including countries outside the European Economic Area) but we will not do this unless that person agrees to protect your Personal Data and only use it in accordance with our instructions and the provisions of the Data Protection Act 1998.

Finally, under data protection legislation you have a right to your personal records, which are held both on computer file and in manual records. You must put your request in writing and we may charge a fee for this service.

Notice

Any notice given in pursuance of these Terms and Conditions shall be in writing. All notices shall be deemed to be duly given upon delivery (in the case of personal delivery or letter).

In the case of any notice served by first class post to the usual or last known address of the intended recipient the notice shall be deemed delivered 48 hours following despatch.

Jurisdiction

These Terms and Conditions are governed by and construed in accordance with the law of England and Wales, for accounts held with Reliance Bank, and the Account Holder irrevocably submits to the exclusive jurisdiction of the courts of England and Wales.

General

For the Account Holder's protection, in order to help the Bank deal with any queries or disputes that may arise, and to comply with regulatory requirements, telephone conversations with the Bank may be recorded.

By completing the application the Account Holder acknowledges the current Terms and Conditions and all existing Account Holders and Cardholders will be deemed to have accepted these Terms and Conditions and the Bank's General Terms & Conditions in the manner contemplated above.

We shall not be liable to you for any loss you may suffer if we are prevented from or delayed in providing you with any banking or other services due to strikes, industrial action, failure of power supplies or equipment or causes beyond our control.

Reliance Bank Limited is regulated by the Financial Services Authority and has its registered office at Faith House, 23/24 Lovat Lane, London EC3R 8EB

Reliance Bank Limited

Faith House
23 – 24 Lovat Lane
London
EC3R 8EB

Telephone: +44 (0) 20 7398 5400

Fax: +44 (0) 20 7398 5401

Email: info@reliancebankltd.com

Web: www.reliancebankltd.com

Reliance Bank Limited is authorised and regulated by the Financial Services Authority.
Registered in England. Registration number 204537