

Reliance Bank Limited I-bank (Internet banking) Terms and Conditions

October 2019

Useful information

Office opening hours:

Monday – Thursday	8.30am – 4.15 pm	Friday	10.00am – 4.15pm
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Banking Hall:

Monday –Thursday	9.00am – 3.30pm	Friday	10.00am – 3.30pm
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Telephone numbers

Reliance Bank Limited Office	-	+44 (0) 20 7398 5400
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Lost or stolen Reliance bank Visa debit Cards

Customer services during office hours	+44 (0) 20 7398 5400
Lost and Stolen telephone help line number	+44 (0) 20 7929 1344

Email. info@reliancebankltd.com



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I Bank - Internet Banking Terms and Conditions

These Product Terms must be read in conjunction with our Personal Terms and Conditions which govern how we provide our services to you, these Product Terms add product-specific terms that you must also be aware of.

You should read these Product Terms carefully and retain a copy for future reference. We can provide you with additional or up-to-date copies of these Product Terms if you ask us or, alternatively, these are also available on our website www.reliancebankltd.com.



Section 1: General Information

1. Terms and Conditions

These Product Terms and our Personal Terms and Conditions comprise the agreement between us and you concerning the usage of our *i-bank* services and the definitions in our Personal Terms and Conditions apply. Please refer to these if you are unsure.

We reserve the right to change these Product Terms and the banking practices and charges relating at our discretion and at any time.

2. Definitions of these Terms and Conditions

In addition to the definitions in our Personal Terms and Conditions, the following definitions are used with these Product Terms:

- “We”, “us” and “our” – means Reliance Bank Limited.
- “You”, “your” and “yourself” – refers to the person who has entered into this agreement with us.
- “Account” – this is any account that you hold and access via our on-line facility.
- “Joint Account” – references in these terms and conditions to “You” include all authorised persons together and separately.
- “Username” – the name we choose to identify you when you use our online service.
- “Additional Security Details” – the additional information you give us to help us identify you including the additional security question you provide yourself.
- “Instruction” – any request or instruction to us, which is effected through the *i-bank* service by use of a security number.
- “*i-bank* service” - the service provided by us to you which is described in the terms and by which you may access information and give us instructions in respect of certain of your accounts with us.
- “Customer ID” – the unique identifier that is issued to you in connection with the *i-bank* service.
- “Security Questions” – the questions we ask you to enable you to access the *i-bank* service or execute instructions through the *i-bank* service.
- “Security Question Responses” - the answers you give us to enable you to access the *i-bank* service or execute instructions through the *i-bank* service.
- “Keyword” [this term is mentioned throughout but there is no definition]

3. About these Terms & Conditions

These terms may be accepted by signing the application form. In addition, you agree that any use by you of the *i-bank* service shall constitute your acceptance of the Product Terms

Section 2: About i-bank

The following provisions are in addition to the security requirements set out in our Personal Terms and Conditions.

4. Authority

You authorise us to accept and act on your instructions, to pay to and from your account the amounts involved when the *i-bank* transaction has been authenticated by the use of the security procedure we require you to follow.

If you have a joint account, we will act on the instructions of any one authorised person, but each of you is responsible for all *i-bank* transactions carried out.

5. Security

You agree to comply with these terms and conditions and any security procedures mentioned in them.

You must keep your Keywords secure at all times and take steps to prevent unauthorised use of it alongside your Customer ID.

Never write down or otherwise record your Keywords in a way that can be understood by someone else.

Avoid Keywords, which may be easy to guess.

Never record your Keywords or Customer ID on any software, which retains it automatically (e.g. any computer screen prompts or "save password" feature or any similar function on your internet browser).

Destroy any advice from us concerning your First Time Access Code promptly. Keep your Customer ID in a safe place at all times.

Once you have logged onto the *i-bank* service, you must not leave the terminal or other device from which you have accessed the *i-bank* service unattended.

You will be responsible for ensuring that you have logged off the *i-bank* service at the end of any session.

You must not access the *i-bank* service from any terminal or other device connected to a local area network (LAN), or any public internet access terminal or other device, without making sure that no-one else will be able to observe, copy or obtain access to the *i-bank* service pretending to be you.

You must tell us immediately of any unauthorised access, transaction or instruction to the *i-bank* service, which you know or suspect to be fraudulent, or if you suspect someone else has unauthorised access to your log in details. You must also change your security number to a number you have not used before. We will need you to help us and the police in trying to recover any losses that you may incur. We may disclose information about you or your account to the police or other third parties if we think it will help prevent or recover losses.

You agree to check carefully your records of transactions and statements of accounts and notify us immediately of any discrepancy.

You agree to tell us immediately if the terminal or other device, through which you access the *i-bank* service, is lost or stolen.

We may save e-mails sent to, or from us, to validate what was written.

6. Processing Your Instruction

We will only accept an instruction if it has been effected through the *i-bank* service using the authentication process and security procedure we require you to follow. You agree that we can act on any instructions given to us including deducting money from your account even if you did not authorize those instructions. However, your liability for transactions or instructions, which you have not authorised, will be limited in the way set out in Section 8.

We may refuse to act upon an instruction if it exceeds your account limit or other limit, or if we know, or suspect a breach of security.

Once you have given an instruction, you cannot cancel it. If you ask us, we may try and reverse it as far as

possible under the practices of the banking system. You may have to pay any costs.

We may, if we think it justified, refuse to carry out an instruction or insist on written confirmation.

You must make sure that any instruction is accurate and complete and we are not liable if this is not the case.

7. Availability of the *i-bank* Service

We may suspend any service provided to you under the *i-bank* service without notice where we consider it necessary or advisable to do so, e.g. to protect you when there is a suspected breach of security or we need to suspend the *i-bank* service for maintenance or other reasons.

We will make reasonable efforts to inform you, without undue delay through the *i-bank* service, and/or our web site if any *i-bank* service is not available. A transaction being carried out is not always simultaneous with an instruction being given. Some matters may take time to process, but in any event, these may only be processed during normal banking hours even though the *i-bank* service may be accessible outside such hours. Any transactions received by us after 3pm will not be processed until the following banking day.

8. Your Liability For Unauthorised Transactions

We will refund to you the amount of any transaction carried out in accordance with any instruction where your security number has been used without your authority, other than in the case set out below. Where we are liable for an unauthorised transaction, we will credit your account with any amount lost along with any interest and charges. We will have no further liability to you.

Should you decide to share your logon details with an approved Payment Initiation Service Provider (PISP) then that PISP will be liable for any losses arising from transaction completed on your behalf by that PISP that were subsequently proved to be fraudulent. You are strongly advised to review the Terms and Conditions of your chosen PISP before allowing the PISP to complete transactions on your behalf.

You will be responsible for all losses (including the amount of any transaction carried out without your authority) if you have acted with gross negligence, so as to help that unauthorised transaction, or you have acted fraudulently. For this purpose, gross negligence shall be failure to observe any of the security duties referred to in these terms.

9. Our Liability To You

We are only liable for direct loss to you, and then only if caused by our negligence or deliberate default. We are not liable for indirect consequences.

We are not liable for the following:

- Acting on authorised instructions that in fact were given by someone else (see point 6 for clarification).
- Incompatibility between your system and ours.
- Anything beyond our reasonable control that disrupts the *i-bank* service or causes your instructions to be delayed or not acted upon.
- Any business losses.

10. Account Types

Not all accounts are available on the *i-bank* service. For details of accounts that are available on the *i-bank* service please contact us.

11. *i-bank* Records and Transaction Terms

Our records, unless shown to be wrong, will be evidence of your dealings with us in connection with the *i-bank* service.

You agree not to object to the admission of our records as evidence in any legal proceedings because such records are not originals, are not in writing or are documents produced by a computer.

12. Fees and Charges

You are liable for any telephone charges and any charges made by your Internet services provider (ISP).

We may send all written notices to you at the last e-mail address you gave to us. You must inform us immediately if you change your e-mail or postal address to make sure we have your current addresses at all times.

13. Secure i-mail

You may send us, and we may send you secure i-mails over the *i-bank* service through the 'i-mail' function.

If a message is sent to us we aim to respond to it within 2 working days. If your request is not possible or we are unwilling or unable to deal with your request we will advise you within 2 working days.

You must not send a message in relation to a specific function available on the *i-bank* service, or one that requires immediate attention. This includes Payment & Transfer requests, which should be made through the Payment & Transfer menu options.

Do not send a message for the reporting the loss or theft of cheques or debit card. Please report such matters immediately, to customer services on 020-7398- 5400.

You must never send a message which is offensive, frivolous or otherwise inappropriate. If you do so we may at our absolute discretion cancel the *i-bank* service without notice.

14. Encryption and Viruses

You should be aware that we use the very highest level of encryption. The use of such levels of encryption may be illegal in jurisdictions outside the UK and Channel Islands. It is your responsibility to ensure that, if outside these places, your ability to use the *i-bank* service is permitted by local law and we shall not be liable for any loss or damage suffered by you as a result of not being able to use the *i-bank* service inside these jurisdictions.

The *i-bank* service is accessed through the Internet, which is a public system over which we have no control. It is therefore your duty to make sure the terminal or other device that you use is free from and adequately protected against computer viruses and other destructive or disruptive components.

Due to the nature of the *i-bank* service we will not be responsible for any loss of or damage, to your data, software, computer, telecommunications or other equipment caused by you using the *i-bank* service, unless such loss or damage is directly and solely caused by our negligence or deliberate default.

15. Your Information in accordance with the Data Protection Act 2018

Please see our Privacy Policy for all terms relating to our collection and use of your personal information.

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Issued by Reliance
Bank Limited
Faith House, 23/24 Lovat Lane
London EC3R 8EB

This is also our Registered

Office Company Number

68835

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.