



‘My Accounts’ Terms and Conditions

Effective 1st February 2013

These terms and conditions relate to the ‘My Accounts’ service. They are in addition to the terms and conditions applying to each individual mortgage and savings account.

1. Use of your Personal Data

- 1.1 We are committed to protecting your privacy during your visits to the ‘My Accounts’ website and recognise our responsibility to keep the information you provide to us confidential at all times.
- 1.2 Information you give us will be used by us to provide and manage your account. The information may be used by the Society and its subsidiaries for its own use in respect of marketing, business analysis or similar purposes. Unless you choose otherwise on an application form, you consent to being informed of other products and services by post, telephone or electronic means. The Society will keep your information after your account is closed.
- 1.3 If it is necessary to the running of your account, essential information about your account may be given to others. Information may also be given to people acting as our agents, who will keep it confidential.

1.4 Under the Data Protection Act 1998 you have a right of access to your personal data held. Upon payment of a single fee, we will give you a description of the data, the purpose for which it is processed and to whom it may be disclosed. You also have a right to have incorrect data corrected. We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not give your details to anyone (even other companies in our group) unless: we have to give the information by law; there is a duty to the public to disclose it; you request us to disclose it, or we have your permission to do so; or our interests require us to give the information (for example, to prevent fraud). We will not use this as a reason for giving information for marketing purposes

2. Security Information

2.1 When you first request access to the 'My Accounts' system you must choose a password and one item of memorable information, these are known as your Security Details. After verifying your identity we will issue you, by post to your registered postal address, with a Web User ID number and activation code. You will not be able to operate your account online until you have received these login details.

2.2 Each time you access the 'My Accounts' system we will ask you for your Web User ID number, your password and your item of memorable information so that you can prove, and we can authenticate, your identity.

- 2.3 Once registered for the 'My Accounts' system you must always keep your Web User ID number, password and memorable information secret. You must not tell anybody else, including Society staff, your password or memorable information.
- 2.4 You can only have one set of Login Details at any one time. If more than one holder requires access to a joint account you must each set up separate Login Details and each of you must register individually to use our Online Services.
- 2.5 If you fail to provide the correct Security Details three times in a row we will block further online access to your accounts. You must then follow the online instruction for 'forgotten my security details' to re-enable use of the facility.
- 2.6 You must follow any instructions we give you from time to time regarding the safe keeping and use of your Security Details.

3. If you think someone knows your security details

- 3.1 If you think that someone else knows your password or memorable information, and you are unable to get into the online system to change it, let us know at once. If you do not do so, you will be responsible for any instruction we receive and act on, even if it was not given by you. You can email us at: myaccounts@monbs.com, or telephone 01633 844345. We will then suspend access to your accounts in the 'My Accounts' system until you are able to change the information.

3.2 Once you have reported that you suspect someone else knows your security information, you will not be liable for any action we take on your account which was not carried out or authorised by you unless you act with gross negligence (which includes taking insufficient care of your Web User ID number, password or memorable information) or you act fraudulently.

4. Inappropriate Access to our System

4.1 We shall be entitled to terminate or suspend our service to you if we have reasonable grounds to believe that you have attempted to gain access to our programs, or to accounts of other customers, or have attempted to introduce any viruses into our systems.

5. Communications

5.1 Please note that the secure messaging facility within the 'My Accounts' system cannot be used for notifying us of any material changes to your account. Material includes name, correspondence address. Such changes to your account must be notified in writing.

5.2 We reserve the right not to act on any instructions if they are contrary to these terms and conditions or those that apply to your account.

5.3 If you change your email address you must update your details within the 'My Accounts' system in order that notifications of secure messages can still reach you.

5.4 We shall be entitled at any time to ask you to confirm in writing, instructions you have given us via the 'My Accounts'

system if we consider this is necessary or desirable for your security or for any other reason.

6. Territorial limitations

- 6.1 The “My Accounts” system is intended for use in the United Kingdom only. We do not recommend and would actively discourage you from accessing your account from any public internet access point such as a library or Cyber Café.

7. Security of the Internet

- 7.1 We have taken reasonable steps to ensure that the ‘My Accounts’ system is secure, however we cannot guarantee completely the confidentiality or privacy of any information passing over the internet or that it will not be interfered with. By using this facility you are giving instructions on this basis and understanding.

8. Withdrawals

- 8.1 You can enable the online withdrawal facilities within the “My Accounts” system by providing us with the details of your one nominated bank account. This must be a bank account, in the name of one of the account holders, operated in the United Kingdom with a valid sort code and bank account number.
- 8.2 Withdrawal requests will not be allowed until you have signed and returned an ongoing withdrawal mandate which we will post to your registered address when you first provide your bank details. Please allow five working days for this process to complete. We will notify you by secure message when the withdrawal facility is ready for use on your account(s).

- 8.3 Unless a transaction is to close an account, the minimum withdrawal amount is £100.
- 8.4 Withdrawal requests received by 2.00pm on a bank working day will be actioned on the same day. Withdrawal requests received after 2.00pm will be actioned on the next bank working day.
- 8.5 We submit all withdrawn funds via the Faster Payments system to your nominated bank account. It will take one working day for the cleared funds to reach your nominated bank account. However, we cannot guarantee when a payment will reach the account.
- 8.6 Once you have instructed us to make a withdrawal and your account has been debited, this instruction cannot be cancelled or amended.
- 8.7 We do not accept any liability for loss caused by delays in processing a withdrawal request whether caused by failings in either the BACS or the Society's systems.

9. Who Can Register

- 9.1 Only customers aged 16 years and over who are recorded as signatories on an account will be allowed to register for access to their accounts in the 'My Accounts' system.
- 9.2 If you have a joint account then any one of you may use our 'My Accounts' system but you must each use your own Web User ID number, password and memorable information. To be able to use our 'My Accounts' system your account must be set up so that any one of you can authorise a transaction or amendment to the account. Our 'My Accounts' system is

not available if two or more of you are required to authorise changes jointly.

10. General Conditions

- 10.1 The information provided on this website does not constitute financial or other professional advice. If you want to take up any services, please seek further information from Monmouthshire Building Society, an Independent Financial Advisor or other professional Advisors.
- 10.2 Monmouthshire Building Society accepts no responsibility for the content of any other site to which a hyper text link to or from this site exists.
- 10.3 Monmouthshire Building Society cannot warrant that this site is free of technical defects or viruses of any description and will not be responsible for any technical problems arising from the use of this site. Monmouthshire Building Society will endeavour to have this site available 24 hours a day. However, the Society has the right to suspend access to the site, temporarily or permanently, for which no notice may be given. The Society will not be liable for any reason if the site is unavailable, for how ever long the period might be. As a consequence the Society will not be liable for any loss or damage arising in contract, tort or otherwise if the site becomes unavailable or is suspended for any reason.
- 10.4 Monmouthshire Building Society shall at all times own the copyright and any other rights to the material on this website. You are not permitted to download, reproduce, store or transmit any information on this website other than for your own personal use. If you print off information data, text or forms, you must not alter, amend, or copy them.

- 10.5 We may vary these conditions by telling you. We will do this by sending details about changes either in writing, or by email, or by display in branches, or by advertisement, or by secure message, or by notice within the 'My Accounts' system.
- 10.6 To assist your navigation of this website and our prevention of fraud, we may send 'cookies' from this website to your computer. We do not obtain personal data from your computer or gather personal information about you unless you personally give information to our server.
- 10.7 The terms and conditions on this website are governed by and interpreted in accordance with the laws of England and Wales. In the event of a dispute the exclusive jurisdiction shall be that of the English and Welsh courts.
- 10.8 By accessing any part of this site, you shall be deemed to have accepted these terms in full.



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