



FCMB Bank (UK) Limited Internet Banking General Terms and Conditions

Contents

1.	Introduction	2
2.	Definitions.....	2
3.	Eligibility and Access to Service	3
4.	Signatories and Users	4
5.	Security Credentials and Security Devices	4
6.	Instructions	4
7.	Preserving Security	5
8.	Third Party Accounts.....	6
9.	Other Countries	6
10.	Exclusions	7
11.	Cancellation or Suspension of the Service	7
12.	Fees, Tarrif and Charges	7
13.	Changes to these Conditions.....	7
14.	General	8



1. Introduction

- 1.1. This document contains the terms for users of the Service.
- 1.2. You should read this along with the applicable Terms & Conditions and Terms of Business to your Account.
- 1.3. Where there is a difference between a term in these Conditions and a term contained in your Account Conditions regarding your use of the Service, the term in these Conditions will apply.
- 1.4. If there is a difference between a term in these Conditions and a term in your Account Conditions in respect of other aspects of your Account, the term in your Account Conditions is the one that shall apply.
- 1.5. To ensure you access the right service, you must only access the Service through our website at www.fcmbuk.com. The website will contain conditions which apply to your use of our website when accessing the Service in addition to these Conditions.
- 1.6. If there is a difference between a term in these Conditions and a term in our website conditions in respect of your use of the Service, the term in these Conditions shall apply.
- 1.7. If you are not happy with the Service, you may decide, within 14 days of registration of the Service, cancel it without charge.
- 1.8. Please read these Conditions carefully, print and keep it in a safe place as you may want to refer to it in the future. You can however request information relating to the Service at any time.
- 1.9. You can request a copy of these Conditions, the Account Conditions and full details about our Service at any time by contacting your relationship manager or email Helpdesk@fcmbuk.com. You can also find this information on our website at www.fcmbuk.com.

2. Definitions

As used in these Conditions:

- ❖ "Account" means any Account that you have with FCMB Bank (UK) Limited and which we allow you to register for use within the Service, and where permitted by us to be registered for the service and any Third Party Accounts.
- ❖ "Account Conditions" means FCMB UK's General Terms & Conditions and the Terms of Business applicable to your Account.
- ❖ "Signature" or "Signatories" means an individual appointed by the Customer under the Internet Banking Application Form, or appointed by a Signatory to the Service, to administer and operate the Service on behalf of the Customer and be responsible for all functions performed by Users in relation to the Service.
- ❖ "Customer" means the name of the account holder(s) provided to us in the application form as the applicant for our Account.
- ❖ "Conditions" means the terms contained in the terms and conditions detailed in this document.
- ❖ "Equipment" means all such compatible kit (including but not limited to Mobile Devices), software and communications lines (including any public communication lines) required by you to sufficiently and securely access the Service.
- ❖ "Help Desk" means Helpdesk@fcmbuk.com or a telephone helpline we offer; to assist you with the Service.
- ❖ "Instruction" means any instruction which is given to us through the Service using your Security Identification.
- ❖ "Mobile Device" means any mobile electronic device that you use to access the Service.
- ❖ "Internet Banking Application Form" means the application form signed by the Customer requesting registration for the Service.
- ❖ "Online Help Facility" means the online help facility which can be found within the Service and which provides help and guidance on many aspects of the Service.
- ❖ "Security Identification" means the security information which all Users will need to access the Service. These will include the Company ID, the User's ID, User's user token, the User's logon password and any security questions, memorable and personal information which we ask the User to confirm and any other security requirements which we may require
- ❖ "Security Devices" means the security equipment that Users require to perform the responsibilities and functions required of them to use the Service.
- ❖ "Service" means the FCMB UK Internet Banking service described in these Conditions.
- ❖ "Third Party Account" means an account held with the Bank by a legal entity other than the Customer and which we permit the Customer to register and access for the Service subject to these Conditions.



- ❖ "Third Party Account Holder" means the holder of the Third Party Account with the Bank.
- ❖ "User" means any authorised person or entity approved by a Signatory or Signatories to use the Service on behalf of the Customer.
- ❖ "we", "our", "us" and "Bank" means FCMB Bank (UK) Limited.
- ❖ "Working Day" means any day other than a Saturday, Sunday or UK bank holiday.
- ❖ "you", "your" and "Customer" means the legal entity or person registered to use the Service and which by signing the internet Banking Application Form agrees to these Conditions.

3. Eligibility and Access to Service

- 3.1. To enable your use of the Service, you must have an Account and be registered to use the Service.
- 3.2. The Service will allow you to perform a specified range of services electronically in relation to your Accounts including:
 - A) to obtain information relating to the balance and transactions on your Accounts;
 - B) to use facilities or services we may from time to time make available to you through the Service
- 3.3. The services available to the Customer through the Service may be restricted to the features of the Accounts you have requested; you will need to review your Account Conditions to understand the Account features.
- 3.4. There may be restrictions on certain aspects of the Service e.g. the type and number of Accounts which you may be able to register and times of access via the Service. We may also limit the amount and type of payment transactions that you can undertake using the Service.
- 3.5. As our Service offers the ability to access your account information, we recommend that you regularly print out your statements and other information available on the Service or save and or export them to a durable medium.
- 3.6. We may make operational changes to the website and services available under the Service at any time. We will notify you of any material change by placing a message on our website.
- 3.7. We will provide you with a user guide to using the Service. When using the Service you must follow any instructions and adhere to the guidance's provided. We may change our instructions and guidance's at any time and will tell you about changes either on our website, through the Service itself or by writing to you
- 3.8. You should always check that you are complying with our most up to date instructions and guidance. We do detail version controls at the bottom of our documents; If in doubt you should refer to your relationship manager.
- 3.9. We may place notifications, messages or guidance's on our website and within the Service. You should check our website and the Service regularly for such notifications, messages or guidance's.
- 3.10. We may change our minimum criteria you require to access the Service at any time and we will always notify you of such a change by placing a message on our website or through the Service. If a change in specification results in your Equipment becoming incompatible with our website or becoming unable to perform within our website all of the functions previously performed, you are responsible for replacing or modifying your Equipment so that you may properly access the Service.
- 3.11. You are responsible for obtaining and maintaining your Equipment and ensuring that it is compatible with the Service, is secure and free from interference and contamination by an unauthorised entity and that you are authorised to use your Equipment where you do not own it or a third party has rights in relation to it (for example, third party software licences). We have no responsibility or liability with respect to your Equipment.
- 3.12. We are not liable for any rights or arrangements you grant to third party providers to enable access to our Service, this includes any fees associated or charges you incur from granting third party access to our Service or Help Desk.
- 3.13. Telephone calls between you and us may be recorded and monitored to ensure that we carry out your Instructions correctly. We may also use recorded calls for monitoring, security, training, quality and control purposes.
- 3.14. You may not make any arrangement or connection between the Service and any third party. The Service and all materials and documentation relating to it are for your exclusive use only.
- 3.15. You shall keep details of the operation of the Service as confidential; during and after the termination of the Service.
- 3.16. We cannot guarantee uninterrupted or speedy, or the continuous; access to the Service as it can be reliant on external factors from us. We shall, however, endeavour to reasonably keep the Service free from malicious activity including viruses and unwanted content; we however, cannot guarantee that the Service will always be free from contamination.
- 3.17. We recommend that you regularly scan your Equipment for virus and malware. We will not be liable for any loss or damage you suffer if your Equipment is infected by a virus or from corrupt files unless such loss or damage is as a direct result of our negligence.



4. Signatories and Users

- 4.1. You are responsible for appointing each Signatory who administers and operates the Service on behalf of the Customer and performs the functions set out in these Conditions. We will accept each Signatory as a User of the Service as you have directed us.
- 4.2. The Service requires a minimum of one Signatory to be registered for the Service on behalf of the Customer. For our operational, administrative and security reasons, we may recommend a minimum of two Signatories to be registered for the Service.
- 4.3. A Signatory is responsible for;
 - a) Updating Users; including, appointing and removing administrators;
 - b) Supervising Users to the Service and ensuring that they comply with our policies, manuals, guidelines and security procedures for the Service;
 - c) Undertaking administrative controls and functions within the Service including (where applicable) establishing transaction limits, accounts settings, role management and customer settings
 - d) Maintaining the security procedures for the Service. This includes
 - i) assigning Users rights requires and
 - ii) allocating Security Device to perform functions
 - iii) requesting Security Devices from the Bank for distribution by the Signatory to those users and
 - iv) safekeeping all Security Devices received from the Bank;
 - e) Managing communications through the Service with us, including acting on messages from the Bank in relation to the Service in a timely manner.

5. Security Credentials and Security Devices

- 5.1. The Customer authorises us to act upon any Instructions received through use of Security Credentials as referred to in **Condition 6**.
- 5.2. Certain functions performed by a User (such as authorising payment instructions) require additional authentication using a Security Device. For these Users the Signatory is responsible for ordering Security Devices from the Bank and safekeeping and distributing Security Devices when received from the Bank.
- 5.3. The User must activate the Security Device in accordance with separate instructions provided by us. Repeated failure to use the correct code will prevent the User from completing the task. Repeated incorrect use of the Security Device may also render the Security Device inactive.
- 5.4. The Customer may set payment limits within the Service for Instructions given to the Bank through the use of Security Credentials and Security Devices.

6. Instructions

- 6.1. For security reasons, it is a condition of your Account and the Service that we are satisfied of your identity. Accordingly, we will be entitled not to act on your Instructions if we are in doubt about your identity.
- 6.2. To access the Service, the User must always use their Security Credentials. We will only act upon an Instruction if it has been given to us through the Service using your Security Credentials (and, where set up within the Service, Security Devices) and we shall not be obliged to make any further enquiries to check the authenticity of an Instruction. Whenever you use the Service, the use of your Security Credentials (and, where set up within the Service, Security Devices) authorises us to act on any Instruction we receive and provide the Service you requested. We will treat your use of your Security Credentials (and, where set up within the Service, Security Devices) as your consent to conduct any payment instructions you give using the Service. If necessary such authorisation shall allow us to debit your Accounts with any amounts we have paid or charges you have incurred in connection with any such Instruction, even if the Instruction has not been authorised by you. However, your liability for transactions carried out in connection with Instructions you have not authorised will be limited in the manner described in your Account Conditions and in these Conditions.
- 6.3. We will accept we have received an Instruction from you when it is authorised by you within the Service. The terms of your Account Conditions relating to the receipt of payment instructions will also apply. We will act on any Instruction received during the operating hours of Service, although for same day processing there are certain payment cut off times that are published depending on the type of payment. The FCMB Bank (UK) Limited Internet Banking payments cut off times are published within the Service. The terms relating to cut off times in your Account Conditions apply to these cut off times.
- 6.4. We can delay, decline or reverse any Instruction if:
 - a) it involves a transaction which exceeds a particular value or other limit which applies to the Service;
 - b) we reasonably suspect that the transaction might be unlawful or might be associated with unlawful, criminal, fraudulent or terrorist activity;
 - c) we reasonably believe that by carrying out the transaction we might breach a legal or other duty that applies to us;
 - d) in the circumstances set out in your Account Conditions ; or
 - e) you are in breach of any of these terms and / or your Account Conditions.In these circumstances, we will not be liable to you if we delay or refuse to carry out any transaction.
- 6.5. If we refuse to allow you to make any payment from your Account, we will instruct you accordingly no later than the end of the Working Day after the Working Day on which you requested the payment to be effected by us:



- a) that we have done so;
 - b) if possible, the reason why we refused; and
 - c) if you think we have based our decision on wrong information, how you can ask us to rectify that mistake.
- 6.6. We will take all reasonable steps necessary to stop, reverse or modify a transaction carried out using the Service in accordance with your Account Conditions if you ask us to. (We may ask you to confirm your request in writing). However, we cannot guarantee that we will be able to comply with your request because the transaction may have already been processed. You must pay our reasonable charges incurred in respect of your request.
- 6.7. For unauthorised, incorrect and failed payments, please see your Account Conditions.
- 6.8. You must ensure that your Instructions and any information you provide to us on the Service is accurate and reflects what you need us to do. If you do not do this and you suffer a loss as a result, we shall not be liable.

This includes but is not limited to ensuring that the details of the Account to be debited are correct, ensuring the beneficiary details are accurate and correct (this is particularly important for international payments) and ensuring the amounts associated with the payment are correct.

7. Preserving Security

- 7.1. It is a term of the Service that you follow the safeguards set out in Condition 7 and, where the safeguards apply to a User (for example in relation to their Security Credentials), that you ensure that each User complies with Condition 7.
- 7.2. You must comply with the following and ensure that each User of the service, does so for the Security Credentials and Security Devices which relate to them:
- a) Take reasonable precautions to prevent anyone else from accessing your confidential information whenever a Security Device is being used including the codes that will be generated by the Security Device.
 - b) Memorise the Security Credentials and securely destroy anything containing Security Credentials as soon as received.
 - c) Never write down or record the Security Credentials in a way that they could be understood by anyone else.
 - d) Keep the Security Credentials secret and take reasonable steps to prevent anyone else from finding out your Security Credentials.
 - e) Do not quote the Security Credentials when you write to us or over the telephone unless you are providing the information to us in response to questions we ask as part of our security procedures for FCMB Bank (UK) Limited Internet Banking Help Desk support. When you give any Security Credentials over the phone, you must make sure that you cannot be overheard.
 - f) Not disclose the Security Credentials in any email. We will never ask you to disclose your Security Credentials by email. If we send you an email we will address it to you individually. If you receive a suspicious email please report this to Helpdesk@fcbuk.com.
 - g) Take care when storing or getting rid of information about your Security Credentials. People who commit fraud use many methods to get this type of information. You should take simple steps such as shredding any printed materials that contain any elements of your Security Credentials.
 - h) Not allow anyone else to use your Security Credentials.
 - i) Please note that the Service will only ever ask for a partial entry of your logon password and so entry of or any request for a full password will never be required by the genuine Service.
 - j) Never use computer software or a computer browser facility which may record and log the Security Credentials.
 - k) Follow any advice or guidance we give you when using our Service. You can use the Financial Fraud Action site for useful information to help protect you against internet fraud: <http://www.financialfraudaction.org.uk/Consumer-fraud-prevention-advice-remote-banking.asp>
 - l) Neither we nor any law enforcement agency or other official authority will ever contact you to ask you to reveal your Security Credentials or the code generated by a Security Device.
 - m) Always access our Service via our official website or by typing our website address into your web browser. Never go to our Service from a link in an email, or a search result in an internet search engine.
- 7.3. If a User uses a Mobile Device to access the Service, you must take the following precautions and ensure that the User does so:
- a) Ensure that the Mobile Device and its operating system have the latest security facilities and software updates installed. For more information consult the Mobile Device provider.
 - b) Avoid sharing the Mobile Device with other individuals. If the Mobile Device needs to be shared or sent for repair, remove any temporary files and cache stored in the memory of the device, clear your browsing history and make sure you are logged out of the Service.
 - c) Do not download software to the Mobile Device until you have verified its authenticity.
 - d) Set up a PIN or password on the Mobile Device where possible so that it cannot be accessed if it is lost or stolen.
- 7.4. You must ensure that no one can oversee or in any other way monitor your use of your Equipment when you are accessing the Service. You must always exit the Service when leaving your Equipment unattended and before you allow anyone else to use your Equipment. Please take special care when accessing the Service from public areas ensuring on exit of the Service that all browsing history and content viewed is removed from the Internet software used. You must close your browser session once you have logged out of the Service. For your security you are automatically logged out after a period of inactivity.
- 7.5. Please act on any additional instructions we give you through the website, the Service itself and the Online Help Facility. Any additional instructions will reflect good security practice, taking account of developments in security and safe use of the Service.



- 7.6. You must contact us immediately by phoning the Help Desk if;
- you become aware of any error or any suspected error in the Service or in any transaction resulting from using it. You should check your Account statements regularly and carefully;
 - you suspect or discover that someone else knows your Security Credentials or you believe that your Security Credentials or a Security Device may have been misused or compromised;
 - you have forgotten your Security Credentials; or
 - a Security Device is lost, stolen or no longer under your control.
- 7.7. We may give information to the law enforcement agencies or to a regulatory authority without asking you about any misuse or abuse of your Security Credentials or a Security Device or the Service.
- 7.8. We will always alert you on how to use your Security Credentials and Security Devices and how and when you need to change or update them. We may ask you to change your Security Credentials or a Security Device at any time and for any reason to strengthen the security of your Security Credentials. You must change your Security Credentials or a Security Device if we alert you to do so.
- 7.9. We may make changes to the security procedures of the Service at any time (such as to Security Credentials or Security Devices). We will tell you of our intention to do so and our reasons why beforehand, where we are unable to tell you beforehand, we will tell you immediately after we do so.
- 7.10. We can withdraw or suspend Security Credentials or Security Devices:
- if we believe that it is necessary for security reasons;
 - to prevent a suspected unauthorised or the fraudulent use of your Account; or
 - Where there is a significantly increased risk that you will not be able to repay any money you owe us in relation to your banking service.
- We may also do this if there have been too many unsuccessful attempts to access your Service using incorrect Security Credentials or using Security Devices.
- 7.11. If we withdraw or suspend your Security Credentials or Security Devices, we will alert you and inform you of our reasons why beforehand, where we are unable to alert you beforehand; we will tell you immediately afterwards. We are not obliged to tell you that we are withdrawing your Security Credentials or Security Devices, if doing so would compromise our security or be unlawful. You can apply for new Security Credentials or Security Devices by contacting the Help Desk, provided that the reason for previous withdrawal or suspension no longer exists.
- 7.12. We take all reasonable steps to safeguard the security of your confidential information when you use the Service but we cannot guarantee the security of any confidential information that is transmitted through the Internet.
- 7.13. We have the right not to refund an unauthorised transaction on your Account in certain circumstances listed in your Account Conditions. If you dispute that you have carried out a Service transaction, we will expect you to co-operate with us and any law enforcement agencies in any investigations.
- 7.14. You are not liable for any unauthorised use of Security Credentials or a Security Device in any of the following circumstances:
- the use occurred before you receive your Security Credentials or Security Device;
 - the use occurred after you have notified us under Condition 7.6.
- 7.15. If Security Credentials or Security Devices are used without your authority then we may debit up to £50 to any of your Accounts unless any of the circumstances below apply in which case you will be liable for the full value of the transaction:
- you deliberately failed to follow any of the safeguards in these Conditions or in the Account Conditions or showed serious disregard in taking reasonable care to follow any of them;
 - you acted fraudulently;
 - after becoming aware, you delayed unreasonably in notifying us that the transaction was unauthorised or incorrect or not carried out by us; or
 - after becoming aware, you failed to tell us that the transaction was unauthorised or incorrect or not carried out by us within 13 months of the date on which the transaction occurred (or in the case of a failed transaction ought to have occurred).

8. Third Party Accounts

- 8.1. Where the facility to register Third Party Accounts is available, we may permit Third Party Accounts to be registered for use for the Service by the Customer provided that we have first received authority to do so from the Third Party Account Holder in the form provided by us together with such other undertakings, resolutions and/or documentation from the Third Party Account Holder as we may require.
- 8.2. In addition to any indemnities which we may have (whether from the Third Party Account Holder or anyone else), you will indemnify us against any claims, liabilities, losses, damages, costs or expenses (whether direct or indirect) which we may suffer or incur from providing the Service or acting on Instructions in relation to Third Party Accounts.

9. Other Countries

The Service complies with various United Kingdom regulatory frameworks and may not be compliant with local law and policy in some countries outside the United Kingdom. If you decide to use the Service outside the United Kingdom, you are responsible for ensuring that your use of the Service is compliant with the local law; we shall not be liable for any loss or damage suffered by you as a result of you not being able to use the Service in such countries.



10. Exclusions

- 10.1. If we are unable to provide the Service due to reasons beyond our control, we will not be liable to you for any loss which you may suffer. Such reasons beyond our control include but are not limited to:
- Internet service disruptions beyond our control;
 - malfunction of your Equipment;
 - unauthorised and/or fraudulent access to the Service and
 - loss and/or corruption of data.
- 10.2. We do not guarantee that the Service and corresponding software is error free, and if you find any errors, we would ask you to notify us as soon as possible so we can take appropriate action.

11. Cancellation or Suspension of the Service

- 11.1. You can cancel your use of the Service by contacting our Help Desk, or through your Relationship Manager or by writing to us at FCMB Bank (UK) Limited, 81 Gracechurch Street, London EC3V 0AU.
- 11.2. The Service will terminate automatically if you close all of your Accounts.
- 11.3. We may cancel or suspend your use of the Service, or any part of it, at any time. If we decide to do this, we will wherever possible give you at least 60 days' notice by email or in writing unless there are exceptional circumstances, for example, we believe you are no longer eligible for the Account, you have given us false information or have otherwise acted dishonestly in your dealings with us, you or someone else are using the Account illegally or fraudulently, you have acted abusively or violently towards our members of staff or you are seriously or persistently in breach of these Conditions or the Account Conditions .
- 11.4. If we need to carry out maintenance or improvement work to the Service or if we are required to do so by circumstances beyond our control we may have to withdraw or suspend the Service so that it ceases to be available to any of our customers. If we do this, we will give you prior notice through the Service or by putting a notice on our website. We may be unable to give you prior notice if the maintenance or repair work is urgent and important or due to circumstances beyond our reasonable control.
- 11.5. If your use of the Service ends:
- you must return to us or destroy any Security Credentials, Security Devices and other documentation and materials you have relating to the Service;
 - rights and liabilities which have accrued at that time will continue to apply between us;
 - any of these Conditions that can continue to apply will do so;
 - we may still act on Instructions received but not processed by us at that time.
- 11.6. If you do not use the Service for a period of 6 months or more we may treat this as an indication that you no longer require the Service and we may remove your Accounts from the Service on giving you at least 60 days' notice by email or in writing.

12. Fees, Tariff and Charges

- 12.1. We will tell you about our fees and charges for the Service before and following your registration to use the Service. The fees and charges for using the Service will depend upon your service requirements. In accordance with the Account Conditions. We may change the fees and charges for the Service in accordance with Condition 13.

13. Changes to these Conditions

- 13.1. We may change any of these Conditions at any time provided we give you:
- at least 60 days' notice of any change to a Condition or fee that relates to any withdrawal or payment service that we provide as part of the Services; or
 - at least 30 days' notice of a change to any other Condition or fee that is to your disadvantage. Otherwise we will give you notice within 30 days of making that change.
- 13.2. At any time up to 60 days from the date of the notice you may, without notice, stop using the Service immediately, and we will terminate your Service without charge. If you do not notify us that you are not happy with any of the changes before the end of the relevant notice period, you will be treated as accepting the changes.
- 13.3. We may make any other change immediately but we will tell you about it within 30 days by displaying a notice in the Service section of our website.
- 13.4. We can give you notice in any of the following ways: via post, electronic mail, a notice displayed on our website at www.fcmbuk.com or Service website, or by any other means we agree with you.
- 13.5. We will prompt you to re-read these Conditions online if it is updated.



14. General

14.1 Please send any written communication to us to FCMB Bank (UK) Limited, 81 Gracechurch Street, London EC3V 0AU. For any support, guidance or query in relation to the Service, we advise you to contact the dedicated FCMB Bank (UK) Limited Internet Banking Help Desk on +44 (0)20 7220 1000 (open Monday to Friday 9am to 5pm). We will prompt you for your Security Credentials when you call us.

14.2 You may not pass on or transfer to anyone else any of the rights, obligations or interests created in these Conditions but subject to any legal requirements, we may do so at any time.

14.3 Apart from You and us, no other individual has any right to enforce any of these Conditions.

14.4 Each of these Conditions is separate from all other Conditions, so that if one is found to be invalid or unenforceable this will not affect the validity of any of the others.

14.5 If we do not enforce or decide to waive any of the rights we have under these Conditions, or if we delay in enforcing them, that does not stop us from taking any action to enforce our rights in the future.

14.6 The headings used in these Conditions are for ease of reference only and shall not affect the meaning of these Conditions.

14.7 English law applies to these Conditions (and to any non-contractual obligations arising out of or in connection with them). You and we agree the courts of England and Wales will have non-exclusive jurisdiction to hear any disputes arising in relation to these Conditions.

14.8 These Conditions are available only in English and all communications from us will be in English. We will only accept communications and instructions from you in English.

14.9 The copyright, trademarks and other intellectual property rights in the content of our Service website are owned by or licensed to us. The names and logos of any third parties mentioned in our website may be the trademarks, trade names or unregistered trademarks of those third parties and are used by FCMB Bank (UK) Limited plc with the permission of such organisations.

14.10 You may view, print, download or store temporarily extracts from our website for your own individual reference or for the purpose of applying to us to access or use the products and services featured on our website. No other use (including without limitation the alteration, deletion, utilisation or extraction) of the content and materials featured in our website is permitted without our written permission. Otherwise than as provided our website cannot whether in whole or in part be copied, reproduced, distributed or transmitted in any medium (including without limitation by the Internet) without our written permission. All rights, save as expressly granted, are reserved.

14.11 If you have a complaint about our Service please contact your relationship manager or our office on +44 (0)20 7220 1000. If after you have given us the chance to put things right you remain unhappy about the Service you can contact the Financial Ombudsman Service. The contact details and details of how to complain to the Financial Ombudsman Service are available at: www.financial-ombudsman.org.uk. Some business activities are not covered by the Financial Ombudsman Service - we can let you know whether you are covered by this scheme.

14.12 The Financial Ombudsman Service cannot deal with complaints concerning banking services provided outside the UK (i.e. outside England, Wales, Scotland and Northern Ireland).

14.13 Service is a brand name of FCMB Bank (UK) Limited, 81 Gracechurch Street, London, EC3V 0AU. Companies House Registration No: 6621225. FCMB Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Registration No: 502704. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. FCMB Bank (UK) Limited and its logo are registered trademarks.