

## 1 WHAT THIS AGREEMENT COVERS

- 1.1 In this agreement:
- 1.1.1 “we”, “us” and “our” mean DBSB and any associated companies at any time;
  - 1.1.2 “you” and “your” mean any customer operating an account with us. If you authorise another person to operate your accounts for you, for example under a power of attorney, we shall deal with that person as if he or she were you for the purposes of this agreement. However, we shall only be permitted to use information about you, rather than that person, under this agreement.
- 1.2 This agreement applies to the accounts and related services we provide. It sets out the obligations we have to you, as a customer of DBSB, and the obligations you have to us. It is made up of:
- 1.2.1 the general conditions set out below; and
  - 1.2.2 additional conditions<sup>1</sup> which we shall give you from time to time.
- 1.3 We shall tell you about any additional conditions when you open an account or apply for a new service. They may be set out in the application form for the product, on our website or in leaflets. If the additional conditions conflict with the general conditions, the additional conditions will prevail.
- 1.4 This agreement applies to current accounts, overdrafts, savings accounts, accounts you open to hold money for another person and services which give you access to other facilities, such as telephone and online banking.
- 1.5 This agreement does not apply to any lending products, other than overdrafts or, subject to clause 2.2.6, to debit or credit cards, for which separate agreement(s) will apply.
- 1.6 The law that applies to the establishment of our relationship will be the same as the law that governs these conditions. Any banking terms and conditions implied by law will also apply to our relationship.
- 1.7 You can ask us for a copy of this agreement, any additional conditions and our leaflets at any time.

## 2 AGREEMENT

- 2.1 By signing the Account Application Form and Mandate you are agreeing with us and our successors in title and assigns:
- 2.1.1 that we shall be appointed or continue to be your financial provider;
  - 2.1.2 that the relationship between you and us shall be regulated by these terms and conditions, receipt of which you hereby acknowledge;
  - 2.1.3 that in relation to signatories, you shall provide us with specimen signatures and such other evidence of identity and authority as we require;
  - 2.1.4 that you indemnify us against any loss or expense which we may suffer or sustain in compliance with the mandate and absolve us from all liability for loss or damage which you may sustain from our acting in relation to the terms and conditions of the mandate;
  - 2.1.5 that we may henceforth disclose to your accountants and any duly authorised State, legal or financial authority such information held as they may lawfully request or we may be obliged by law or legal duty to divulge;
  - 2.1.6 that you shall promptly advise us of any mistake or discrepancy or any other error, including errors of omission, in all statements, confirmations and advices from us;
  - 2.1.7 that we may act upon any order or instruction given and any agreement or arrangement made in accordance with the mandate without enquiry as to the circumstances in which it is given or made or as to the disposition of any proceeds;
  - 2.1.8 that nothing in the arrangements between you and us shall be treated as constituting an implied agreement restricting or negating any lien, charge, pledge, right of set-off or other right that we may currently have expressly agreed or that may be implied by law;
  - 2.1.9 that, if we choose not to exercise any rights against you immediately, we can still do so later.
  - 2.1.10 that you will promptly sign any documents from time to time required by us relating to any advances to you or any of your liabilities to us;
  - 2.1.11 that we shall cancel any existing mandates in force at the date of signing of the new mandate in relation to your accounts, provided that all authorities, instructions, instruments and transactions authenticated in accordance with such mandates have been executed;
  - 2.1.12 that, unless otherwise agreed in writing, the mandate and these conditions shall apply to each and every account of whatever nature now or in the future until replaced or terminated.
- 2.2 By signing the Account Application Form and Mandate you are authorising us and our successors in title and assigns:
- 2.2.1 to open an account or accounts in your name(s);
  - 2.2.2 to pay in and debit to your account or accounts whether becoming in credit or overdrawn as a consequence all cheques, drafts or other orders or receipts for money signed, bills of exchange and promissory notes expressed to be drawn, signed, accepted, endorsed or made by you, without prejudice to our right to refuse to allow any overdraft or increase in overdraft beyond any specified limit from time to time;
  - 2.2.3 to honour and comply with your orders to withdraw any or all money on your account and instructions to deliver, dispose of or deal with any securities, deeds or documents or other property whatsoever from time to time in the possession of us for your account whether by way of security, safe custody or otherwise;
  - 2.2.4 to act on your instructions with regard to the purchase, sale of or other dealings in any foreign exchange, securities and/or interest rates including without limitation currency and interest rate swaps, caps and floors, forward rate agreements, forward foreign exchange contracts and options on any such transactions; and

- 2.2.5 to accept any legally procured and executed document signed by you creating or evidencing any charge, mortgage or pledge over, or in respect of, any securities, deeds, documents or other property whatsoever from time to time in the possession of us for your account whether by way of security, safe custody or otherwise;
- 2.2.6 to have full access (for our internal accounts purposes) to all transactions conducted by you using any credit card or debit card with which we supply you.
- 2.3 By signing the Account Application Form and Mandate you acknowledge:
- 2.3.1 that your deposit is taken on rolling notice of n months (the "notice period"), nominated by you at the outset;
- 2.3.2 that you may at any time give us written instructions to withdraw funds or change the current rolling notice period, to take effect at the end of the notice period<sup>2</sup>;
- 2.3.3 that interest is fixed for each notice period at our published rate for the related amount and notice;
- 2.3.4 that, should notice be given within three months of placing a deposit on 6 or 12 months' notice, the contractual interest rate is reduced from the outset by a percentage as published on our website;
- 2.3.5 that we may repay your deposit without notice, in whole or in part, at any time; and
- 2.3.6 that, should additional funds be deposited on an account after a notice to withdraw has been given, such action shall be construed as a revocation of the said notice to withdraw.
- 2.4 Unless otherwise agreed in writing, no more than the maximum amounts published on our website when placing your deposit may be withdrawn in any contractual notice period<sup>3</sup>.
- 2.5 Early withdrawal, except following the death of an account holder, will result in a loss of interest approximating to  $P \times R \times (O-A) \div O$ , where P = principal sum, R = interest rate, O = original notice period and A = actual notice period.

### 3 CONTACTING EACH OTHER

- 3.1 We shall contact you by post, telephone or electronically using the details you have given us. The words "electronically" or "electronic" in this agreement mean any form of message made by any type of telecommunication, digital or IT device, including the internet, digital television, email and SMS. Certain forms of communication are not completely secure and you must take adequate precautions to ensure that others do not access, read or use your information without your consent.
- 3.2 It is your responsibility to ensure that we always have your current contact details. Where we are required to send information to you, by law we have to send it to the most recent address we have for you. If you do not tell us promptly about any change to your details, the security of your information could be at risk and you may not receive things which could be important, including notices about changes to this agreement which affect you.
- 3.3 You can contact us by post, email or telephone using the details we give you, by visiting our offices or through Online Services, as defined below. You can also contact us by other electronic methods that we agree in writing with you. We shall tell you if our contact details change.
- 3.4 We may record or monitor telephone calls and monitor electronic communications between us, including emails, for training purposes and so that we can check instructions and make sure that we are meeting our service standards.

### 4 GIVING US INSTRUCTIONS

- 4.1 To manage your relationship with us under this agreement, you will need to give us a range of different instructions such as:
- 4.1.1 to make payments, a "Payment Order", by direct transfer, direct debit, banker's cheque or cash withdrawal, a "Payment Instrument";
- 4.1.2 to give you information about your accounts;
- 4.1.3 to open new accounts or close existing accounts; and/or
- 4.1.4 to take any other action on your accounts.
- This section explains how you can give us instructions and the steps we shall take before we act on any instruction.
- 4.2 You can normally give us instructions in writing or in person at our offices, using a card, a telephone, Online Services or any other method we agree with you.
- 4.3 Taking into consideration all your accounts with us, if the aggregate balance is:
- 4.3.1 below GBP 100,000 or equivalent, you can make up to three transfers per month to external accounts in your name;
- 4.3.2 at or above GBP 100,000 or equivalent, you can make up to three transfers per month to external accounts in your or anyone's name;
- 4.3.3 at any level, you can make an unlimited number of transfers between accounts with us in your or anyone's name.
- 4.4 Before applying them, we shall make clear any other limitations on instructions.
- 4.5 Before we act on an instruction, we shall take steps to check that the instruction is given by you and contains all necessary information.
- 4.6 You must do all that you reasonably can to make sure that any and all security information about you and your accounts is kept confidential. You must not give anyone else information about your account or its security protocols. You should not store information on a mobile phone, personal organiser, browser or other hardware or software that would allow anyone using the same equipment to see the stored details.
- 4.7 We may stop or suspend a transaction or whole account use if we believe security has been compromised:
- 4.7.1 to protect the security of the Payment Instrument; or
- 4.7.2 because we suspect that there may be unauthorised or fraudulent use of the Payment Instrument; or
- 4.7.3 where you have an overdraft, if we believe that there has been a significantly increased risk that you will be unable to repay the overdraft.

4.8 We may refuse to act on any instruction, including a Payment Order, or accept a payment into an account if we reasonably believe that by carrying out the instruction we might break a law, regulation, code or other duty which applies to us or that any of our other conditions may be breached. We may also refuse to act on any instruction, including a Payment Order, or accept a payment into your account if we reasonably believe that doing so might expose us to action or censure from any government, regulator or law enforcement agency or it is for a payment to or from, or you are trying to make a card payment in, a limited number of countries or if we have any other valid reason for doing so.

4.9 Unless the law prevents us from doing so, we shall try to contact you to tell you if we refuse to act on any instruction, the reasons for refusing it and what you can do to put right any errors in the instruction. We shall try to do this at the earliest opportunity and, in the case of a Payment Order, by the time the payment should have reached the bank you asked us to make the payment to. You can also contact us to find out why we have refused to carry out your instruction, although the law may prevent us from doing so.

4.10 We may assume that the information given in an instruction is correct, unless we are aware of an obvious error. In particular, we may assume the account number quoted in any instruction is the correct account number.

## 5 PAYMENT ORDERS AND RECEIPTS INTO YOUR ACCOUNT

5.1 A “Working Day” means any weekday except if it is a public holiday; a “Non-Working Day” is all other days.

5.2 You agree that we may deduct any applicable charges from a receipt before adding it to your account.

5.3 The timing of a receipt into your account depends on how it is made and from where it has come. A receipt made into an account on a Non-Working Day will not generally be processed by us until the following Working Day. However, in certain circumstances, such as where it is made through Online Services, it may be shown on your account and available to use on that day but will be dated the following Working Day. Where applicable, interest will not accrue until the following Working Day.

5.4 When you give us a Payment Order you must:

5.4.1 tell us the beneficiary account name, account number, sort code and any other information we request so that we may make the payment; and

5.4.2 have funds available to make the payment at the end of the Working Day before it is due to be made.

5.5 We shall assume that you have agreed to us acting on the Payment Order if we have checked that the instruction is genuine.

5.6 In deciding whether you have funds available to make the payment, we:

5.6.1 add together the amount in your account, any overdraft limit and any cheques paid into your account that we treat as available to use; and

5.6.2 take away the total amount of the payments you have asked us to make from the account which have not yet been paid, including any debit card payments we have authorised.

5.7 We do not have to take account of regular credits or any amounts received after we have decided not to make the payment.

5.8 If you try to make any payment from your current account when you do not have “cleared funds” available for it, we may refuse to make the payment. The only exceptions to this are for payments which fall within small allowances we may make, as explained in our charges leaflets, and guaranteed cheques. We may also refuse to make payments out of your account if we think that any funds in your account may be subject to conflicting claims, in which circumstances we shall make payments out of your account once the conflicting claims have been resolved.

5.9 If on any day you ask us to make two or more payments from an account but you do not have funds available to make all of them, then we shall decide which payments to make and which to refuse but we shall try to refuse as few as possible so that you pay fewer charges for returning the payments. We cannot however guarantee to do this and we cannot guarantee that this will result in us making the payments that are most important to you.

5.10 We shall have no liability to you in refusing to make any payment from an account where funds are not available.

5.11 If we receive a Payment Order before our cut-off time on any Working Day, we shall process it on that day unless you have asked us to make it on a future date specified in your Payment Order, in which case we shall process it on that date. Payment Orders and payments received after our cut-off time or on, or for, a Non-Working Day will be processed on the next Working Day.

5.12 Sometimes a payment is recalled by the remitting bank for various reasons including the payer having insufficient funds or mistaken transfers. If this happens, we shall take the funds out of your account, even if we allowed you to make a payment or to take cash on the assumption that the payment would not be recalled. If this results in your account going overdrawn when you do not have an agreed overdraft or going over the limit we have set for an overdraft, you will have to pay our charges as set out in our charges leaflet.

5.13 The position for changing or cancelling Payment Orders is as follows:

5.13.1 immediate payments: we cannot change or cancel a Payment Order given by telephone or electronically because we start processing it when we receive it. We cannot cancel a payment made using a card once you have given your consent to make the payment to a third party. This can only be done with the consent of the third party.

5.13.2 payments made by debit card: we cannot cancel these payments. You must cancel them by contacting the third party you gave your card details to.

5.13.3 payments you have instructed us to make in the future, including payments by standing order and direct debit: you may cancel these payments with at least three Working Days’ notice before the due date for the payment.

5.14 We may have to route an international payment through other banks. If this is the case, we shall use a bank chosen by us.

5.15 In making an international payment we are acting for you. You must ensure that both you and the person receiving the payment comply with any local laws in relation to the payment. If not and, as a result, if we have to pay any costs or expenses because we were acting for you in relation to the payment, you must reimburse us for them, and for any losses or costs we incur, and take any steps necessary to put us in the position we would have been in had we not made the payment for you.

- 5.16 When you give us an instruction in respect of an international payment, we shall ask you for certain information to enable us to identify the bank and account into which the payment should be made. If you do not provide this information or provide additional information which is not required, we shall try to obtain the information ourselves or work out what information is relevant and will make an additional charge to cover our costs in doing so. If you provide inaccurate information and the payment goes missing as a result, we shall make reasonable efforts to recover the funds and reserve the right to levy an additional charge to cover our costs in doing so. Any additional charges will be notified to you.
- 5.17 Upon request, we shall give you an indication of the date on which a payment from you should be received by a third party. This does not mean that the recipient will receive the payment that day, which will depend on the banking practice of the country concerned.
- 5.18 If you ask us to make an international payment we shall convert it into the currency of the country the payment is being sent to before we send it unless you tell us otherwise.
- 5.19 If we receive any Payment Order and:
- 5.19.1 we are reasonably concerned that it may not have come from you;
  - 5.19.2 it is for more than a limit we set for security purposes; or
  - 5.19.3 for some other reason we want to check the Payment Order with you, we may decide not to act on it until you have confirmed it, in writing or orally. In this case, to minimise any delay by us in acting on it, you must confirm the details requested as soon as possible

## 6 INTEREST AND CHARGES

- 6.1 We generally calculate interest at the end of each Working Day taking into account Payment Orders we have carried out that Working Day for you and payments received into your account. If we calculate interest differently on a particular product, we shall tell you in the additional conditions for that product.
- 6.2 On a quarterly basis we add interest we owe you and take interest and charges you owe us into or out of your account or another account we agree with you.
- 6.3 Unless otherwise agreed, we shall pay interest on your account each quarter. We reserve the right only to make payments above GBP 100 or equivalent to an external bank account and to credit any lesser amount to one of your accounts with us.
- 6.4 We shall normally ask if we should deduct Non Resident Withholding Tax from your interest and pay it to the Treasury or if, at our expense, we should avoid this by paying the Government Approved Issuer Levy. You are responsible for taking your own tax advice and paying the appropriate tax in the relevant jurisdictions.
- 6.5 If you ask us to make a payment in a foreign currency, we shall upon request tell you or give you an indication of the rate.
- 6.6 All card payments made in a currency other than the base currency of the account will be converted into the latter by the card issuer on the date the transaction is processed. If that date is after the date of the transaction, the exchange rate may change.

## 7 JOINT ACCOUNTS

Where you have a joint account with us, the following conditions will apply:

- 7.1 Each joint account holder is separately responsible for complying with the terms of the agreement and each joint account holder is separately and jointly liable for money owed to us. This means that we have the right to demand repayment of the full amount owed to us, and not just a share of it, from all or any joint account holder(s).
- 7.2 Any joint account holder can independently give us instructions in relation to your joint accounts, including giving Payment Orders to withdraw some or all of the money in an account, changing contact details or methods, or applying for new products or services. Any instruction given by one joint account holder will commit the rest of you.
- 7.3 If there is a dispute between joint account holders which we know about, we may insist that all the joint account holders authorise instructions to us.
- 7.4 We shall contact only one of you unless there is a specific legal requirement to contact all of you. You can tell us which of you to contact, but if you do not do so, we may contact any of the persons listed on our records. The person we contact is responsible for sharing the information we send with the other joint account holders.
- 7.5 If, in the case of individuals, one joint account holder dies, the account may continue to be operated by the survivors. If there is more than one survivor, the provisions of this clause will continue to apply to the account.

## 8 USING INFORMATION ABOUT YOU

- 8.1 In order to provide you with products and services we need to collect, use, share and store personal and financial information about you ("your information"). This may include information relating to your health and lifestyle which we:
- 8.1.1 obtain from you or from third parties, such as employers, joint account holders, credit reference agencies, who may check the information against any particulars on any electoral register and any other public or private database to which they have access, fraud prevention agencies or other organisations, when you apply for an account or any other product or service, or which you or they give to us at any other time; or
  - 8.1.2 learn from the way you use and manage your accounts, from the transactions you make such as the date, amount, currency and the name and type of supplier and from the payments which are made to/from your account.
- 8.2 Where you provide personal and financial information relating to others, including dependants and joint account holders, for the purpose of opening or administering your account, you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with this agreement.
- 8.3 We and our associated companies, the "Group", will use your information to manage your account(s), to give you statements and to provide our services, for assessment and analysis, including credit and/or behaviour scoring, market and product analysis and research, to prevent and detect fraud, money laundering and other crime, to recover debt, to meet our obligations to any relevant regulatory authority, to generate statistical reports that will not contain any information that identifies you as well as to

develop and improve our services to you and other customers and to protect our interests, which may include activities where we, or third parties on our behalf, provide you with gifts or gestures of goodwill.

The Group will use your information to inform you, by letter, telephone, text or similar messages, digital television, e-mail and other electronic methods, about products and services, including those of others, which may be of interest to you. You may at any time write to us, properly identifying yourself, and tell us the types of communication that you no longer wish to receive.

8.4 We and credit reference and fraud prevention agencies will share your information. We and other organisations, including law enforcement agencies, may access and use your information to make credit assessments and to prevent and detect fraud, money laundering and other crimes. The information recorded by fraud prevention agencies may be accessed and used by organisations across the world.

8.5 We do not give information about savings accounts to credit reference agencies.

8.6 Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. Credit reference agencies may also use your information to undertake periodic statistical analysis, testing and development to develop and ensure the integrity of their existing and future products and services.

8.7 We shall retain information about you after the closure of your account, or if your application is declined or abandoned, for as long as permitted for or required by legal, regulatory, fraud and other financial crime prevention and legitimate business purposes.

8.8 You may write to us and ask us to provide a copy of information we hold about you, for which a fee may be charged.

## 9 OUR LIABILITY TO YOU AND YOUR LIABILITY TO US

9.1 Subject to clause 9.2, if you validly confirm to us in writing that a payment from your account was not authorised in accordance with the conditions of our agreement, we shall immediately refund the amount deducted and return your account to the position in which it would have been if the unauthorised payment had not taken place. This means that we shall pay and/or refund interest or charges which were incorrectly deducted from your account as a result of the unauthorised transaction. In these circumstances, we shall have no further liability to you. If we subsequently discover that you were not entitled to a refund, this will be treated as a mistake and the transaction reinstated, including any interest and charges.

9.2 If there are reasonable grounds for thinking that you may not be entitled to a refund, we may investigate before giving you a refund. Any investigation will be carried out as quickly as possible.

9.3 However:

9.3.1 if you have acted fraudulently or recklessly, you will be liable for all payments made from your account; or

9.3.2 if the payment was made because you deliberately or negligently failed to keep a Payment Instrument or account credentials secure, you may be liable for all payments on your account(s) until you tell us that a Payment Instrument has been lost or your account credentials have become known to someone else. From the point at which we are able to implement your advice, you will not have any further liability for unauthorised payments.

9.4 We shall not be liable to you for any losses you suffer or costs you incur because:

9.4.1 we do not act on a Payment Order for a reason in this agreement;

9.4.2 the details contained in the Payment Order were not correct; or

9.4.3 we break this agreement due to circumstances that are abnormal, unforeseeable or outside our control, including industrial disputes or a machine, device, hardware, software or payment system failure.

9.5 Unless clause 9.3 or 9.4 apply, or a different level of liability is imposed by law, we shall be liable to you for any loss, injury or damage caused to you as a result of any undue failure or undue delay in carrying out your Payment Order, however caused, but we shall not be liable to you in any circumstances for:

9.5.1 loss of business, loss of goodwill, loss of opportunity, loss of profit, loss of revenues, loss of data, loss of anticipated savings; or

9.5.2 any loss to you that we could not reasonably have anticipated when you gave us the relevant instruction under this agreement.

## 10 BREACH OF THESE CONDITIONS

10.1 If you break any of the conditions of this agreement, we can claim from you any losses or costs that we incur as a result of your breach. These include, but are not limited to, the costs of tracing you, telling you about, and taking steps to deal with the breach, communicating with you about the breach and enforcing payment of any amount due to us. We can claim these amounts as well as recovering from you all amounts that you already owe us, such as the amount outstanding on any overdraft we have made available to you, or any charges for our services that you have not yet paid.

## 11 CHANGING THE TERMS OF THIS AGREEMENT

11.1 We shall give you at least one month's notice of all changes, except those to interest and exchange rates which we can make without notice, save where interest rates are fixed for a period. As long as notice of a change is given to you at the most recent address we have for you, you will be treated as accepting the change on that date unless, before then, you tell us that you want to terminate your agreement with us and not accept the change. If you terminate your agreement in this case, we shall not make any termination charge.

11.2 Some of the terms of this agreement reflect our understanding of regulatory requirements that will not have been published when this document is printed. If we find that any term is inconsistent with a regulatory requirement which is published after this document is printed, we shall not rely on that term but will proceed as if it did reflect that regulatory requirement. If we need to make operational changes before we fully comply with any new regulatory requirement(s), we shall make those changes as

soon as reasonably practicable. We shall update our terms and conditions to reflect any new regulatory requirement(s) when they are next reprinted.

11.3 Although text may be translated as a courtesy to customers, the English version shall always apply.

## 12 ONLINE SERVICES

12.1 "Online Services" mean any service which can be accessed by computer or mobile device.

12.2 We shall take reasonable care to ensure the security of and prevent unauthorised access to our Online Services.

However, you remain responsible for all instructions given to us by this method. In exceptional circumstances, we may suspend the operation of Online Services but we shall notify you of any such suspension as soon as possible.

12.3 You must follow the procedures and instructions we give in respect of the operation of Online Services. You must tell us as soon as you can if you become aware of any failure, delay, malfunction, virus or error in the sending or receiving of instructions or any suspected fraud.

12.4 You should also ensure your computer, modem or any other device you use complies with normal industry standards and requirements and carry out your own regular virus checks and security updates.

12.5 The records we maintain of any online messages, instructions, payments or other transactions will be final evidence of such and of the time they are given or carried out except where there is an obvious mistake.

12.6 You are responsible if, when you use our Online Service, you give us incorrect instructions or mistakenly instruct us to make the same payment more than once.

12.7 You must at all times:

12.7.1 follow strictly the procedures and instructions in the user guidance that we give you from time to time, including any authentication device we give you where required;

12.7.2 not attempt to change any software provided by us;

12.7.3 not copy or allow any third party to use or copy any software provided by us without our prior consent; and

12.7.4 tell us as soon as you can if you become aware of any failure, delay, malfunction, virus or error in the sending or receiving of instructions or any suspected fraud.

12.8 It is your responsibility to ensure that your use of our Online Services complies with all applicable laws.

12.9 Unless we tell you otherwise, any software, hardware or devices we provide to you in connection with online banking is licensed to you. The copyright and all other rights in it and in any user guides or other information we provide to you, remains owned by us or by the person who licenses it to us, if applicable. You must use it exclusively in connection with this agreement and as described in any user guide or other information we provide to you. You will obtain no rights, title or interest in any such materials or intellectual property rights relating to them. You do not have the right to grant sub-licenses or assign any rights licensed to you by us to anyone else.

## 13 ENDING THIS AGREEMENT, CLOSING YOUR ACCOUNT AND ENDING A SERVICE

13.1 You may close an account, stop receiving any service for which you applied separately or end this agreement completely by telling us in writing. If you end this agreement, you will not be able to make further use of your accounts but we shall not close them until you have returned any of our property and you have repaid any money you owe us, including the amount of any cheques, card transactions or other Payment Orders you have made, which have not been taken out of your account.

13.2 We may close an account, stop providing any service for which you applied separately or end this agreement by telling you in writing. We may also give you a new account number. Any benefit or services we provide in relation to particular accounts will end as soon as your account is closed.

13.3 We may end this agreement, stop providing services or close your account(s) immediately if we believe that you have broken any material term of this agreement or any additional conditions or if we believe that you have given us false information when opening the account or obtaining any services from us or if we believe or suspect that your account is being used for an illegal purpose.

13.4 We may also end this agreement, stop providing services and close your account(s) immediately if we reasonably believe that maintaining your account might expose us, or another group company to action or censure from any government, regulator or law enforcement agency.

13.5 We may take action immediately to close an account or stop providing a service, without terminating the agreement, if we discover, after opening it, that you are not eligible for that account or service.

## 14 FEEDBACK

14.1 We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers. You can complain in person at our offices, in writing, by email or by telephone. We shall respond and explain our complaints procedure to you.