



**SKIPTON  
INTERNATIONAL**

## **Online Mortgage Portal Terms and Conditions**

**November 2022**

## **INTRODUCTION**

These Service Terms and Conditions (the “Terms”), as may be amended from time to time, apply to the use of the Service (the “Service”). These Terms are supplementary to the General Terms and Conditions of Lending. Please read these Terms carefully. The Terms describe Your rights and responsibilities and form a legally binding agreement between You and Us regarding Your use of the Service. If You are unwilling or unable to accept these Terms, please do not register for the Service.

## **DEFINITIONS**

“Account” means any mortgage account or accounts held by Skipton in the name of an Account Holder

“Skipton” means Skipton International Limited

“Terms” means these Terms and Conditions

“Service” means Skipton International Limited’s Online Mortgage Portal

“You” and “Your” means the person registering for the Service and Account Holder

“We”, “Our” and “Us” means Skipton International Limited

## **1. THE SERVICE**

- 1.1 The Service is available to mortgage customers of Skipton.
- 1.2 You can register to use the Service by completing an online application, details of which We will send to You.
- 1.3 The Service allows You to view and manage Your Accounts electronically. You can use the Service to access any joint accounts You have. Each person named on the Account can register for the Service. Each account holder will have separate login details.

## **2. AVAILABILITY AND PERFORMANCE**

- 2.1 We are not responsible for ensuring that the equipment You use to access the service is fit for purpose - the equipment used remains Your sole responsibility.
- 2.2 We are not responsible for any communication or internet issues outside of Our control between Us and the location You are accessing the Service from.
- 2.3 The Service requires each Account Holder to register one e-mail address.
- 2.4 The Service is available for single and joint mortgage Accounts, therefore any instructions, provided by either account holder is deemed to be given by all account holders.
- 2.5 You agree that We may use the Service to contact You. You must ensure that the contact details You provide are accurate and that You notify Us promptly of any changes, including to Your email address, telephone number(s) and postal address. Remember, communications may contain confidential information and if anyone else has access to Your email inbox or mobile telephone messages, for example, they may be able to access these communications.
- 2.6 Any communication provided to You by the Service or email shall be deemed to have been duly delivered on the day of despatch.

- 2.7 You should be able to view information on Your accounts if You use the Service in a country outside of Guernsey. If You want to use the Service in a country outside of Guernsey, You are responsible for finding out whether it is lawful to do so in that country. You are responsible for complying with its local laws. We're not responsible for any losses that result if You break local laws. We are not responsible for local internet restrictions which may block access to the Service.
- 2.8 You can usually use Service 24 hours a day, 7 days a Week, but occasionally repairs, updates and maintenance on Our systems may mean some or all of the services may be unavailable during these periods. We won't be liable to You if You suffer any losses in such circumstances. This is because You should be able to give Us instructions by other means, for example by writing, e-mail, calling Us or visiting Our office.
- 2.9 We recommend that You check Your statements regularly. If any entry appears to be wrong, You should tell Us as soon as possible.
- 2.10 We may, at any time, suspend Your use of the Service if We have reasonable grounds which relate to the security of or the suspected unauthorised or fraudulent use of the Service.
- 2.11 We will normally give You advance notice (in writing, e-mail or by phone) if We are going to suspend Your use of the Service. We may occasionally suspend Your use of the Service without notifying You where We have been unable to contact You in advance. We may also suspend Your use of the Service due to regulatory or legal obligations that apply to Us. If We suspect your Account is, or is at risk, of, being misused, We may suspend Your use of the Service.

### **3. SECURITY**

- 3.1 We will require You to confirm Your identity to gain access to the Service and We may, at Our discretion, perform subsequent identity checks to manage potential fraud risks.
- 3.2 You must keep Your security details secure and never disclose them to anyone.
- 3.3 Always access the Service via Our Website or by typing Our Website <https://www.skiptoninternational.com> into Your Website browser.
- 3.4 We recommend not accessing the Service from a device using public WIFI unless You know it is secure.
- 3.5 We may make changes to the security or authorisation procedures at any time. We will advise You of any proposed changes as far in advance as possible.
- 3.6 We cannot be held responsible for the integrity or security of Your e-mail. Whilst We make all reasonable attempt to exclude computer viruses from Our Websites and the Service, We cannot ensure exclusion and no liability is accepted for computer viruses or similar.
- 3.7 You must read Your statements carefully when made available on the Service. To help Us prevent fraud, if You do not recognise any transaction shown on Your statement You must tell Us immediately by telephone or email. If You do not tell Us promptly, You may not be entitled to have any errors corrected.

- 3.8 Keep any equipment accessing the Service secure by using appropriate software.
- 3.9 You must not choose security information for equipment accessing the Service that can be easily guessed by anyone else, or tell anyone else what Your security information is.
- 3.10 Once You have logged on to the Service, do not leave the equipment from which You have accessed it or let anyone else use that equipment until You have logged off.
- 3.11 Follow all security measures recommended by the manufacturer of the equipment You use to access the Service.
- 3.12 We may use software and other technology to detect viruses or malicious software on the computer or device You use to access the Service. If We detect these, We may suspend, restrict or block Your access to the Service or the use of Your security details. If this happens, You may not be able to access some or all of the Service again from that device until You have removed the virus or malicious software.
- 3.13 We may prevent access to the Service if You are using an outdated browser or are using a version of an app We no longer support. Skipton's Service functionality may also be affected by Your browser settings. You can restore Your access by updating to the latest version of the browser or app, or by reinstating settings that have been disabled.
- 3.14 We may also de-register You or suspend Your use of the Service or security details if You haven't used them for a long time or do not use them for 365 days after registering. If We do this, You can re-register or ask Us to reactivate them at any time.

#### **4. SECURITY – TWO FACTOR AUTHENTICATION (2FA)**

- 4.1 2FA is an added security function for the use of the Service and You will need to register for 2FA during the sign-up process.
- 4.2 The system offers a number of ways to register for the 2FA authentication and you are able to choose the method or application that works best for you. Full instructions will be provided during the registration process.
- 4.3 The 2FA is required for logging into the Service. We reserve the right to add additional checks to further events/transactions in the future.
- 4.4 It is Your responsibility to remove the 2FA Application from Your device if You change Your device or dispose of it and to register the replacement device for use with the Service.

#### **5. COMMUNICATION**

- 5.1 On agreeing to access any Account via the Service You agree that statements and other written communications will be viewed online and will not sent via post by Us. We may at any time use the Service as the primary method of communication. We will notify You via email if a document becomes available for You on the Service.

## 6. CHARGES

- 6.1 There is no charge currently for using the Service.
- 6.2 We reserve the right in the future to introduce charges. We will notify You if charges are to be introduced.

## 7. CHANGES TO THESE TERMS

- 7.1 We may make changes to these Terms from time to time.
- 7.2 We reserve the right, in Our discretion, to change or modify all or any part of the Terms at any time, effective immediately upon the Terms being published on [www.skiptoninternational.com](http://www.skiptoninternational.com). Your use of the Service constitutes Your binding acceptance of these Terms, including any changes or modifications We make as permitted above. Please be sure to review the Terms periodically to ensure familiarity with the most current version. If at any time the Terms are no longer acceptable to You, You should immediately cease all use of the Service. It is Your responsibility to refer to the Agreement upon accessing the Service.



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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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Minimum age 18 years. All mortgages are subject to status and valuation. All agreements with Skipton International are completed in Guernsey and governed by Guernsey law. Skipton International Limited (Skipton) requires a first charge on the property as security. To help maintain service and quality, telephone calls may be recorded and monitored.