



**SKIPTON
INTERNATIONAL**

**Skipton International Online
Terms of Use**

5 June 2019

INTRODUCTION

These Terms of use (the “Terms”), as may be amended from time to time, apply to the use of Skipton International Online (the “Service”). These Terms are supplementary to the General Terms and Conditions for Savings Accounts.

Please read these Terms carefully they 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 account or accounts held by the bank in the name of an Account Holder
“Bank”	means Skipton International Limited
“Terms”	means these Terms of Use
“Service”	means Skipton International Online
“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 investment customers of the Bank.
- 1.2 You can register to use the Service by completing a Skipton International Online Registration Form for existing customers or the Customer Application Form for new customers.
- 1.3 When You register for the Service, You will be issued with a User ID and Activation Code.
- 1.4 The Service allows You access to your account information electronically (including information and transaction records) using a computer, mobile or tablet.
- 1.5 The Service allows You to send and receive secure electronic communications to the Bank using the secure messaging facility. You can use the Service to access any joint accounts you have. Each person named on the Account can register for the Service. Each joint 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.

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. Do not follow links directly from emails even if you believe they are from us. We will always refer you to <https://www.skiptoninternational.com>.
- 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.

4. SECURITY – ONE TIME PASSWORD (“OTP”)

- 4.1 OTP is an added security function for the use of the Service.
- 4.2 You must have a registered device (IOS or Android) to download the HID Approve Application to receive a OTP to finalise the log in process.
- 4.3 There is one registered device per individual customer.
- 4.4 The OTP is required for logging into the Service. We reserve the right to add additional OTP checks to further events/transactions in the future.
- 4.5 It is Your responsibility to remove the HID Application from your device if you change your device or dispose of it and to register the replacement device with us.
- 4.6 At Our discretion We may provide a secure hard token in lieu of the requirement to register an IOS or android device. There is a cost and additional Conditions for this token, which We can provide on request.

5. COMMUNICATION

- 5.1 If You send Us a secure message, we will respond as soon as we are able subject to our opening hours and other constraints.
- 5.2 All information We give You and all communication between Us and You will be in English.
- 5.3 On agreeing to access any account via Skipton International Online you agree that statements, advices and other documentation for all your accounts will be viewed online. Some historic statements and details of recent transactional activity will be available to view online. You will not receive paper communications for any of your accounts.

6. INSTRUCTIONS

- 6.1 Your Security Details authorise Us to act on any instruction You send us via the secure

system. We reserve the right to undertake further checks prior to completing your instruction.

7. JOINT ACCOUNTS

7.1 Existing accounts which require multiple authorisations will be view only.

8. CHARGES

8.1 There is no charge currently for using the Service.

8.2 We reserve the right in the future to introduce charges for certain types of transactions which may be carried out through the Service.

9. ONLINE STATEMENTS

9.1 The editing or attempted editing of statements provided through the Service is expressly forbidden. The statements provided through the Service are representative only. In the event of a query or dispute, only the Statements generated by the Bank will be valid.

10. CHANGES TO THESE TERMS

10.1 We may make changes to these Terms from time to time.

10.2 We reserve the right, in our discretion, to change or modify all or any part of the Terms at any time, effective immediately upon notice published on 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



**SKIPTON
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PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

TEL: **(+44) 1481 734034** www.skiptoninternational.com

Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 2020, as amended. To help maintain service and quality, telephone calls may be recorded and monitored.

As a Licensed Bank in Guernsey, Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request. • The Scheme only applies to "qualifying deposits", which broadly means deposits made by natural persons for their own benefit; with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes, the Scheme does not apply to companies, trusts, partnerships or charities. • The Scheme will provide compensation in the event that a Licensed Bank is unable to repay its depositors.

Under normal circumstances payments will be made within 3 months of receipt of a valid claim form. • Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled. • Total Scheme compensation in any five year period is limited to £100 million. If this limit was exceeded, compensation would be reduced pro rata. • The amount payable may be reduced if the Bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the Bank. • Further information and a leaflet about the scheme is available at: Website: www.dcs.gg Telephone +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, Guernsey, GY1 3FY.

Deposits made with Skipton International Ltd are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000.