

Investec Business Account Terms

This document contains the terms and conditions for your Investec Business Account.

You should read this document together with any other documents that form part of your legal agreement.



Your legal agreement

The table below explains which documents form part of your legal agreement. You can ask us to email you a copy of your agreement at any time by sending an email to clientservices@investec.co.uk.

YOUR AGREEMENT

Part 1 You and Investec	This part gives you information on your relationship with us. It tells you things like how we can contact you, when we can make changes to your agreement, and how this agreement will end.
Part 2 How to use your account	This part tells you how your account works. It tells you about the types of payments you can make, how long they'll take, and what to do if something goes wrong.
User agreement	This is an agreement between us and the individuals in your business who you have agreed may operate your business account.

We have also included a "Helpful information" section, which gives you useful information like how to add a new account holder and how to keep your account safe.



This symbol is used to highlight key information or to explain key words used in the document.

Part 1: You and Investec

This part gives you information on your relationship with us. It tells you things like how we can contact you, when we can make changes to your agreement, and how this agreement can end.

Who this agreement is between

Your agreement is with Investec Bank plc (that is, “Investec”, “we”, “us” or “our” in this document).

Our agreement is with “you”, the company or business owner(s) who made your account application.

Sometimes we refer to “Users” in this agreement. Users are people in your business that have permission to use your account. We give Users permission through a User Agreement. You can manage your User Agreement through your online banking.

How this agreement applies to you



Some of the terms in this agreement are different depending on whether you are a larger organisation or a smaller organisation. We'll tell you whether you're a larger or smaller organisation when we open your account.

We decide whether you are a larger organisation or smaller organisation using the information below.

SMALLER ORGANISATIONS	A smaller organisation is a business that employs no more than 10 people and whose annual turnover and/or annual balance sheet total no more than EUR 2 million.
LARGER ORGANISATIONS	An incorporated entity which is not a smaller organisation.

If you are unsure whether you are a “smaller organisation” or a “larger organisation”, you can get in touch with us to ask. We may ask you for information to check if you are a smaller organisation or larger organisation from time to time.

If we learn that you no longer qualify as a “smaller organisation” or a “larger organisation”, we'll write to you and tell you how your status has changed. If you disagree, you may close your account within two months of us writing to you. If you continue using the account after two months has passed, we will take this as your acceptance of the new terms that apply to you under this agreement.

If you are a larger organisation, you agree that the regulations in Part 6 and Part 7 of the Payment Services Regulations 2017 do not apply to you to the fullest extent possible. We tell you in these terms if different terms apply to you.

Getting in touch

How to contact us

Please communicate with us in English.

Security concerns, scams and fraud

It's important that you contact us **straightaway** if you are concerned that:

- someone other than a User has accessed your account without your permission
- your or a User's security devices or security information are lost or stolen
- someone has taken money from your account without you or a User's permission
- you've been a victim of a scam
- someone has tried to trick you into giving them any of your bank details (for example, you have received a suspicious call or email)

You can contact us at any time by telephone on 0330 123 5985 if you are concerned.

Complaints

We hope that you're happy with our services, but we understand that sometimes things go wrong. If you want to make a complaint or ask for a copy of our complaints procedure, you can call us on 0800 756 0828 (+44 20 7597 4769 from abroad) or email us at clientservices@investec.co.uk or write to us at Private Companies Group – Operations Investec Bank plc, 30 Gresham Street, London, EC2V 7QP or contact your usual relationship manager.

If you make a complaint and you aren't happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service (the FOS). You can contact the FOS in these ways:

- In writing: The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR
- By e-mail: complaint.info@financial-ombudsman.org.uk
- By telephone: 0800 023 4567 (if calling from a landline) 0300 123 9123 (if calling from a mobile)
- By fax: 0207 964 1001

You can also complain to the Financial Conduct Authority, although they tend not to deal with individual complaints.

General queries

If you are contacting us for any other reason, please call us by telephone on 0800 756 0828 (+44 20 7597 4769 from abroad), or by email at clientservices@investec.co.uk.

How we'll contact you

If we need to contact you, we'll do this using email addresses or phone numbers (both landlines or mobiles) you have given us to use with this account. We'll normally send you emails or text messages when we communicate with you.

If we're unable to contact you, we may use any alternative contact information we hold.

Keeping each other up to date

You must tell us **as soon as possible** if any information that you have given us changes. This includes the information we hold about you and any Users and other important information like your tax residency.

Any delays in telling us could mean you miss important information we send you. There is also a risk that another person might see your confidential information.

How we keep your money safe

Protecting your deposit

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay you compensation up to a maximum amount if we are unable to meet our financial obligations to you under this agreement. You can check if you are eligible on the FSCS website <http://www.FSCS.org.uk>.

Protecting your account

It's important for you and any Users to follow any instructions we give you from time to time on how to keep your account safe.

You can find information on ways you should be protecting your account on our website and in the "helpful information" section of this document.

We may report any unauthorised activity on your account to the police or other prosecuting authorities, and our regulators. We may also disclose information about you, the Users or your account to them if it will help with their enquires. You must assist us in our discussions if we ask you to.

Changes to our legal agreement

When we can make changes

We sometimes need to make changes to our legal agreement with you. We can make changes because:

- we're changing the way your account works,
- there are changes to technology or the systems we use,
- we're changing the way we run our business,
- we believe changes are needed to comply with law, regulatory requirements, industry codes or ombudsman decisions,
- we're making the terms clearer, or
- the change would be to your advantage.

We don't currently pay you interest on your account or charge you interest on the money in your account. We could change this agreement to introduce interest at any time.

If we do, we may make changes to our charges or interest rates to:

- take account of a change in the interest rates we have to pay, for example as a result of a change to the Bank of England Base Rate or other specified market rates or indices, or
- reflect a change in our costs of providing the account (including our funding costs).

As you might have your agreement for a long time, we might also need to make changes for other reasons. If we do this, we'll make sure the changes are reasonable and where possible, we'll explain how the change will affect you.

When we'll tell you about changes

We'll normally tell you in advance before we make changes to your agreement.

If you're a **smaller organisation**, we'll write to tell you about any changes at least two months before the changes take effect.

If you're a **larger organisation**, you agree that we can opt out of the information requirements that would otherwise apply to you in the Payment Services Regulations 2017 when giving you notice about changes. We'll write to tell you about any changes at least 30 days before the changes take effect.

Sometimes we won't tell you in advance about changes we make. We will only do this for the following reasons:

- when we need to make a change quickly to comply with law, regulatory requirements, industry codes or ombudsman decisions,
- when we are making a change which is favourable to you. For example, reducing the charges that apply to your account, or
- when we're changing an interest rate in a way which is favourable to you.

If we can't give you notice of changes to your agreement before they happen, we'll tell you about those changes by email as soon as we can.

If you're not happy with a change

If you don't want to accept a change we tell you about in advance, you must tell us before the change takes effect. You can get in touch with us by calling us on 0800 756 0828 (+44 20 7597 4769 from abroad). You'll be able to close or switch your account without losing interest or paying any charges.

If we don't hear from you, we will assume that you have accepted the changes we have made.

Closing your account or ending this agreement



This agreement has no end date. This means that it will continue until it is ended by us or you.

How you can close your account

Some customers can close their account without charge within 14 calendar days starting the day after it was opened, by contacting us in the ways set out in the 'How to contact us' section above.

If you do not close your account within the 14-day period, your account will stay open until it's closed by either one of us.

You can close your account at any other time by emailing clientservices@investec.co.uk, or by calling 0800 756 0828 (+44 20 7597 4769 from abroad).

When we can close your account

We can close your account or end this agreement at any time. If we do this, we'll usually give you advance notice of at least two months. We don't have to explain why we are closing your account.

In some cases, we may need to close your account or end this agreement immediately. This means we won't tell you in advance. We can do this for any of the following reasons, as long as we are complying with the law:

- You have broken this agreement in a serious or repeated way
- We suspect or discover you are using this account for non-business purposes or to hold client money
- We suspect you have committed fraud or other criminal activity
- You have given us false or misleading information which we relied on
- We need to because of our legal or regulatory obligations, or any other code or duty that applies to us
- You have acted in an abusive or threatening manner to our staff
- We think you might cause us reputational damage
- We believe that keeping your account open would expose us to action or censure from a government, regulator or law enforcement body
- We learn that steps have been taken in connection with your bankruptcy, insolvency or similar process

What you must do when your account is closed

There are some steps you need to take when your account is closed. For example, you'll need to pay us any money you owe us on the account. This includes charges you owe us and other amounts you are responsible for under this agreement (eg pending transactions). If you don't pay us when asked, we can charge you our reasonable costs in taking steps to obtain payment. This includes the costs of any court action.

You will also need to immediately stop accessing the account and instruct all Users to stop using any security details or security devices that we have given them. We'll send you instructions on what to do with these when your account is closed.

What we do when your account is closed

We will calculate amounts you're responsible for under this agreement (eg pending payment transactions) and any interest and other money we owe you. If your account pays interest, we'll calculate how much interest we owe you up to the day before we close your account. Then, if there's money in your account, we'll ask you where to send it.

Information we give you about your account

You can check your account balance and payment history in your online banking.

If you're a smaller organisation:

We'll give you a monthly statement if there has been a payment on your account since your last statement. Your monthly statement will be free of charge.

You can view, download and print your monthly statement in online banking.

If you're a larger organisation:

You agreed that we would not send you a monthly statement when you applied for your account. You'll still be able to view, download and print your payment history for your records at any time through online banking.

Our other legal rights

Our liability to you

If something goes wrong with your account, we will try to fix it.

Part 2: How to use your account explains what happens when things go wrong with your payments and when we owe you a refund.

Sometimes, you might suffer a loss which we aren't responsible for. If we aren't responsible, you won't be able to claim those types of losses from us. This includes things like loss of business, loss of profit, loss of goodwill or loss of opportunity. We also won't be responsible for any losses that aren't directly associated with the event that gave rise to your claim, or that we couldn't have reasonably foreseen or avoided at the time. This includes where we need to comply with our legal or regulatory obligations.

You'll be responsible for any reasonable costs we have to pay because you have broken this agreement. This could include the costs of tracing you if we're unable to get hold of you. For example, if your details are out of date, we may need to use a company to find out your updated details. If we do this, we can take money out of your account to pay for this.

Who we accept instructions from

If you're a **sole trader**, we'll accept instructions from you.

If you're a **partnership** (except an incorporated partnership), we'll accept instructions from each partner separately. This means we won't need to ask any of the other partners permission before we take instructions.

Otherwise, we'll accept instructions from people named in your User Agreement.

We might stop accepting instructions from any partners, directors, members or Users if we become aware of a dispute between you. We have the right to insist on alternative instruction arrangements.

Your User Agreement

You can manage your User Agreement through your online banking. Unless your User Agreement says otherwise, each User has full authority to operate your account without any restrictions.

Where a User uses your account, you agree that we may need to give information about you and your account to those Users.

It is your responsibility to make sure that Users are aware of this agreement, and comply with its terms as if they were you. If a User breaks this agreement or uses the accounts or our services in a way that's against the law, you will be responsible for any claims, losses, damages or costs to us, as a result.

Our right of set off

If you don't pay back money you owe us or other companies in the Investec Group when you should've done, we can repay it using money in any of your accounts with us. This includes money you hold with other companies within the Investec Group. This is called a right of "set-off".

We won't use money you hold as a trustee or as agent or in a similar legal capacity for someone else to pay off money you owe us.



We'll normally tell you five business days before we want to use our right of set-off, but if we think it is necessary, we may take money before telling you first.

By "business days", we mean days other than Saturdays, Sundays and UK bank holidays. References to times of the day are to UK times, which will be either GMT or BST, depending on the time of year.

We won't use our right of set-off if the law or regulation stops us from doing so.

We may also be legally required to withhold and pay over monies in your account to relevant authorities (for example, in relation to your tax circumstances).

References to "you" in this section on set off will not include a User. Accounts held in the Users' own names in their personal capacity will not be subject to set off for your obligations under this agreement.

Enforcing our rights

English law applies to our agreement and to our dealings before we entered into it. If you want to bring a claim against us in the courts, you can do so using the courts of England and Wales.

If we choose not to rely on our legal rights, we can still rely on them in future.

Transfers of this agreement

We may transfer our rights and obligations or subcontract any of our obligations to another company. If we do this, your rights under the terms won't be affected, but you will have those rights against the new company.

You cannot transfer any of your rights or obligations under these terms to anyone else. In addition, you cannot grant any charge or other security over your account unless we agree otherwise with you.

Part 2: How to use your account

This part tells you how your account works. It tells you about the types of payments you can make, how long they'll take, and what to do if something goes wrong.

What you can do with your account

This is a business account. This means that you must not use your account for personal reasons.

Your business account is also not suitable for holding client money, for example money that you receive from, or hold on behalf of, your clients.

If we believe that your account is being used for any purpose that we do not allow, we may need to stop you from using it.

Payments into your account

Payments you can receive

The table below tells you what types of payments you can receive into your account.

Payments you can receive	Payments you can't receive
Faster Payments, BACS payments and CHAPS payments	Cash, cheques, foreign currency payments.



A foreign currency payment is a payment that isn't in your account currency, or which comes from outside the UK.

If you receive a type of payment that we don't accept, such as a foreign currency payment, we'll need to reject it. This means we'll pay it back to the sender's account provider.

If you want to receive a payment, you'll need to give the sender your account number and sort code. The sender may need additional information, such as the name shown on your account.

How long it takes to receive your money

We'll credit your account with the amount of the payment when we receive it, unless it's a payment we can only process on a business day or before our cut-off times.

If we receive your payment after the cut-off time or on a non-business day, we'll credit it to your account on the next business day. You can find our cut-off times on our website at https://www.investec.com/en_gb/business/popular-solutions/business-account.html. You can also ask us for a copy of our cut-off times.

Account limits

We may set maximum and/or minimum account balance limits for:

- specific Investec business accounts, and/or
- all of your Investec business accounts combined.

These limits can be found on the Business Account webpage at: https://www.investec.com/en_gb/business/business-account.html.

If your account balance goes outside these limits, we'll let you know. We may contact you to adjust the account balance and/or to discuss whether a different account might be more suitable.

Interest

We don't pay interest on any money held in your account.

Problems with payments into your account

You must tell us **as soon as you can** if you notice that there is an error with your payment. The terms that apply to incorrect payments apply differently depending on what type of customer you are.

If you're a smaller organisation

You received the wrong amount

If you think we have added the wrong amount to your account, you should get in touch with us as quickly as possible.

If you don't let us know there is a problem within 13 months of the payment being made, we won't always be able to help you. If we agree that we have made a mistake, what we do next depends on whether we paid you too little, or too much.

Your payment is late

If a payment you're expecting to receive is late, you can ask us to look into this for you. We'll do this as long as you tell us within 13 months of the payment being made. Although we can't control how long it takes the money to reach us from another bank, we can check to see if we have received the money and should have paid this to you.

If the delay is due to a mistake we have made, we'll make sure the money is paid into your account immediately. We'll also put your account back into the position it would have been in if the payment had arrived in your account on time. This means we'll pay you back any charges we've taken from you and any interest you lost out on as a result of our delay.

If you're a larger organisation

You agree that regulations 91, 92 and 94 of the Payment Services Regulations 2017 don't apply to your agreement with us. Instead, if you receive the wrong amount or your payment is late, we will reimburse your reasonable losses if they were caused directly by our negligence or where we have broken this agreement and where we could have reasonably foreseen the loss you incurred.

We will reimburse you as long as you tell us within 3 months of the incorrect payment. We'll also do what we can to trace the payment and tell you what happened. We pass on our reasonable costs incurred for tracing and recovering the payment.

Money you receive by mistake

If we're told by another bank that someone else has paid money into your account by mistake, we'll ask you to return it.

If you don't agree to returning the money and the other bank is based in the UK, we may have to share your details, including name and address and transaction information, with them. The person who made the payment will be able to use this information to take steps to get their money back from you.

Payments out of your account

Payments you can make

The table below tells you what types of payments you can make from your account.

Payments you can make	Payments you can't make
Faster Payments and CHAPS payments	Cash withdrawals, cheques, BACS payments, foreign currency payments.

You can only make payments out of your account if you have available funds. There is no overdraft facility on your account.

Information we need

If you want to make a payment, you'll need to give us the other person's account details. The account details you need to give us are the account number and sort code.

We'll use this information to make the payment, so it's important that these are correct.

To help prevent financial crime, we may need to make extra checks to make sure it's really you who's asking to make a payment. This might delay it, or we might block the payment until we have the information we need.

Giving us your payment instructions

You or your User can give us your payment instructions by logging into online banking and providing the security details we request.

We won't accept payment instructions sent by any other means such as by email or telephone, unless we've agreed this with you in writing.

We'll treat you as consenting to the payment when you or a User provide us with the following information:

- the details of the payment, and
- any other security information we request.

When you want to make a payment, you or your User can consent to us making the payment by logging into online banking and giving us the following information:

- the details of the payment; and
- any other security information we request

Payment limits

We may apply limits on the amount you can pay from your account. For example, we may set daily payment limits. We'll tell you what these limits are, and may change them from time to time. If a payment would take you over your limit, we will tell you when you try to make the payment.

If we apply any other financial or other limits on your payments for fraud or security reasons, we won't tell you about those in advance.

Cancelling a payment instruction

If you ask us to make a payment straightaway, you won't be able to cancel it. We can only cancel payments you ask us to make in the future.

If you want to cancel a payment you are due to make in the future, you'll need to tell us before we start to process the payment. You'll need to ask us to cancel the payment before **5.30pm on the business day before** we are due to pay it.

Timing of your payments

When you ask us to make a payment, we'll process your payment instruction on the day we receive it. There are some exceptions, for example:

- If you ask us to make a payment after the cut-off time, we'll process your payment on the next business day. You can find our cut-off times on our website at https://www.investec.com/en_gb/business/popular-solutions/business-account.html.
- If you ask us to make a payment in the future, we'll process your payment on that future date. If the date we are due to process your payment isn't a business day, we'll process it on the next business day.

Your payment will reach the other person's bank by the end of the business day after we receive your payment instruction.

Fees and Charges

We do not charge you any fees or any charges for holding this account.

Other taxes or costs may exist that are not paid through us and are not imposed by us. You'll be responsible for paying these.

We have the right to introduce fees and charges in the future. **Part 1: You and Investec** tells you when we can make changes to this agreement.

What if a payment you make goes wrong?

Unauthorised payments



If someone takes money from your account without you or a User's permission, we call this an unauthorised payment.

Please call us **straightaway** if you think an unauthorised payment has been taken from your account. You can reach us on 0330 123 5985, 24 hours a day, 7 days a week, 365 days a year. We'll investigate and let you know what we find.

When you're owed a refund

Whether you are entitled to a refund depends on whether you are a **smaller organisation** or a **larger organisation**.

If we owe you a refund, we'll pay this on the next business day after you contact us. We'll also give you the interest that you should have earned or had to pay during the time your money wasn't in your account, and any charges you've paid. This means you'll have the same amount in your account that you would have had if the money was never taken.

If we ask you to, you must help us with our investigations and with any action we take against whoever withdrew the money without your permission.

If we think you aren't owed a refund, we'll tell you why unless there are legal reasons why we can't.

If we discover that you're not entitled to a refund after we have refunded you, we have the right to reverse that refund and any interest or charges we have made to you.

If you're a smaller organisation

We will always give you a refund if:

- you had already told us that your security information or devices had been lost or stolen before the money was taken
- you can't report your concerns to us because our phone lines are not working or we did not give you the right contact information
- you or a User's security details were used without your permission to purchase goods or services remotely, such as by telephone, internet or mail order, or
- we were legally required to ask you for certain security information, and we didn't.

We won't refund you if:

- you have acted fraudulently
- you deliberately failed to comply with this agreement
- you or a User were really careless with your security information or security devices, for example you didn't take steps to stop someone else from learning your internet banking security information, or
- you haven't told us within 13 months of the money leaving your account.

If you're a larger organisation

We will always give you a refund if:

- you had already told us that your security information or devices had been lost or stolen before the money was taken
- you can't report your concerns to us because our phone lines are not working or we did not give you the right contact information
- you or a User's security details were used without your permission to purchase goods or services remotely, such as by telephone, internet or mail order, or
- we were legally required to ask you for certain security information, and we didn't.

We won't refund you if:

- you haven't told us within three months of the money leaving your account, or
- you cannot provide any evidence to show that that the payment was taken without your permission

Incorrect payments

The terms that apply to incorrect payments are different depending on whether you are a **smaller organisation** or a **larger organisation**.

If you're a smaller organisation

- Your payment is the wrong amount

If we make a payment for the wrong amount, we'll try to put things right. This means we'll put your account back into the position it would have been in, including refunding any interest you've missed out on, or interest or charges you had to pay because of our mistake.

If we owe you a refund, we'll give this to you as soon as we reasonably can.

If we can show that we sent the correct amount to the other person's account provider, we won't be responsible to you. The other account provider will be responsible to their customer for putting things right.

- Your payment is late

Your payment is late if it takes longer to arrive than we say it will. This includes when your payment is not received at all or has gone missing.

If this is caused by a mistake we made, we will try to put things right. For example:

- if the payment was taken from your account but never arrived, we will give you a full refund as soon as we can. We will also refund you any interest you've had to pay or missed out on, as well as any charges you had to pay because of our mistake.
- if your payment was to another UK bank account and it was late, we can ask the other bank to treat the payment as if it was made on time.

You should tell us as soon as possible if your payment is late. This is so that we can take steps to trace it. If you tell us more than 13 months after you made the payment, we may not be able to help you.

Even if you are not entitled to a refund, we'll still do what we can to trace the payment and tell you what happened.

If you're a larger organisation

You agree that regulations 91, 92 and 94 of the Payment Services Regulations 2017 don't apply to your agreement with us. Instead, if you notice an incorrect payment on your account, you'll need to tell us within three months of the payment being taken. As long as you tell us within that time, we will reimburse your reasonable losses caused directly by our negligence or breaching the agreement where we could have reasonably foreseen the loss you incurred.

We'll do what we can to trace the payment and tell you what happened, but we may pass on our reasonable costs incurred for tracing and recovering the payment.

You sent a payment to the wrong person

We won't be responsible if you send a payment to the wrong person by accident, for example if you gave us the wrong account details.

Even though we aren't responsible, we will try to get your money back and let you know the outcome. There may be a charge for this which we will tell you about at the time.

If our attempts to get your money back are unsuccessful, we'll let you know. You can ask us in writing to share any relevant information we obtained while we were investigating, so that you can take steps to recover the money yourself.

When we can stop you from making payments or using your account

There are times when we may need to stop you from:

- using your account,
- making payments,
- using your security devices, or
- using your account or our other banking services.

We can only do this for the reasons explained below.

When we can stop you using your account

If we reasonably think there's fraud or other unlawful things happening on your account, we can stop money being paid into it or taken out. We can stop just one payment or all payments.

When we can refuse a payment

We can also stop you from making a withdrawal from your account if:

- there's not enough money to cover it and any associated charges
- we reasonably believe you or a User haven't consented to take the money out
- your request to take the money out is unclear, incomplete or the details of the account you want to pay money to are wrong
- it might cause us to act unlawfully or in breach of a regulation, code of practice, court order or other duty
- we've told you that we're going to use our right of set-off
- it would exceed any payment limits we have set
- we learn that steps have been taken in connection with your bankruptcy, insolvency, or any similar process, or
- we reasonably consider it necessary for your protection

If this happens, we'll try to contact you and tell you why we have refused your instruction and what you can do to fix this. We'll contact you no later than the date on which the payment should have been made to the other person's bank.

We won't tell you why we have refused your instruction if we cannot do so for legal or security reasons.

Stopping other services

We can stop you from using your password or login details for online banking where:

- We believe that your account or security information is being used without your permission or someone else may know this information.
- we think that the device or the security information you're using to request a payment may not be secure.
- we believe there is a significantly increased risk that you would not be able to repay any money you owe us.

If we can, we'll contact you and tell you why we have done this. We'll also tell you if you can do something to fix it. If you are able to fix the problem, you'll be able to continue using your account as normal.

If we need to carry out fraud or security checks, there may be a delay in processing your instructions while we do this or if we need to ask you for additional information.

If we need to, we'll replace any payment device we have given you when the reasons for stopping you from using it end.

Helpful Information

This document gives you helpful information about how your account works. It covers the following topics.

- How to keep your account safe
- Using our online banking services

We are required to tell you in advance if we make changes to this information.

How to keep your account safe

These are some of the things we need you to do to keep your account safe.

- Telling us if you spot errors on your account statements, notices and electronic messages we send you
- Not choosing security information that is easy to guess
- Keeping your security information private
- Not letting anyone else use your account, or any security device we give you. This includes any Users or additional cardholders
- Making sure your computer equipment is installed with up to date antivirus software and is firewall enabled
- Not leaving your computer unsupervised when you are logged in

You must also make sure your Users follow our instructions on how to keep your account safe.



We'll never ask for online banking passwords or one time passcodes by text message. If anyone asks you for this information do not provide it to them. Call us **immediately** so we can ensure your account is not at risk.

Using our online banking services

We may make online banking available to you as a way of operating your account, viewing your account information and giving us instructions. If you access online banking, we give you a license to use our software. You won't have any right, title or interest in this software. You must not modify, adapt, reverse engineer or decompile any software we license to you.

You must make sure that any device and software that you use to access banking services complies with any reasonable standards and requirements we set from time to time. Compatibility requirements are set out on our website.

Online banking may sometimes be unavailable due to systems maintenance or updates. We'll try to tell you in advance about planned unavailability. However, sometimes it may be inaccessible or slow due to circumstances beyond our control.

Our online banking service uses a high level of encryption. Using online banking in other countries may be illegal for this reason. You should check that you are allowed to use online banking in the country you are in.

Our company number is 00489604). Our registered office is 30 Gresham Street, London, EC2V 7QP. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 172330) for banking and lending services. Our main business is banking and lending. We are a member of Investec Group. If we refer to the Investec Group, this includes Investec plc and Investec Limited (a company registered in South Africa) together with the holding companies, other subsidiaries of those holding companies, and any of their direct or indirect subsidiaries.