



TERMS & CONDITIONS

ONLINE AND MOBILE BANKING SERVICES

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the same time, the fact that the *Journal* is a journal of the American Psychological Association, the largest and most prestigious of the professional organizations, adds to its authority.

It is not surprising, therefore, that the *Journal* is widely cited and read by psychologists and other mental health professionals.

The *Journal* is also a valuable resource for students of psychology and for the general public interested in the field.

For more information about the *Journal*, please contact the American Psychological Association, 750 First Street, N.E., Washington, D.C. 20002.

For a complete list of articles in this issue, please see the Table of Contents on page 103.

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1 INTRODUCTION

- 1.1 These terms and conditions (Online and Mobile Terms) are for online and mobile banking services for access to your account(s) with HBL Bank UK Limited (trading as HBL Bank UK) (the Bank).
- 1.2 These Online and Mobile Terms form part of your agreement with the Bank under the General Terms and Conditions for Personal Accounts and / or the General Terms and Conditions for Business Accounts, which have previously been provided to and accepted by you.
- 1.3 You **MUST READ** these Online and Mobile Terms, the General Terms and Conditions applicable to your business and / or personal account(s) with the Bank and any other terms the Bank may provide (or have provided) to you.
- 1.4 Terms defined in the General Terms and Conditions for Personal Accounts and in the General Terms and Conditions for Business Accounts (as applicable) have the same meaning in these Online and Mobile Terms.
- 1.5 A copy of the General Terms and Conditions for Personal Accounts is available at [<https://www.hblbankuk.com/pdf-downloads/>]. A copy of the General Terms and Conditions for Business Accounts is available at [<https://www.hblbankuk.com/pdf-downloads/>]
- 1.6 By using the online and mobile banking services provided by the Bank, **YOU AGREE** to these Online and Mobile Terms, which form part of the agreement between you and the Bank.

2 SECURITY

- 2.1 The Bank will take reasonable care to prevent unauthorised access to your account(s) through online and mobile banking. **YOU MUST** take all reasonable steps and precautions to keep your Security Details safe and unique at all times.
- 2.2 You must **NOT**:
- (i) write down or otherwise record your Security Details in a way that can be understood by someone else;
 - (ii) allow anyone else to use any payment device;
 - (iii) tell them your security details;
 - (iv) choose Security Details that may be easily guessed by anyone else;
 - (v) leave any computer or mobile device unattended by you whilst logged into your account; nor

- (vi) log in, or stayed logged in, to your account through any device if you are not in full control of it or it is not in your possession.

2.3 If at any time you are in doubt or if you know or suspect that:

- (i) anyone not authorised knows any of your Security Details, or tries to access (or has accessed) your account(s) through an online or mobile banking application; or
- (ii) your Security Details have been lost or stolen;

you must change your Security Details and contact the Bank as soon as possible. The Bank can be contacted by calling the Bank's Customer Contact Centre at 0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom) or by visiting one of the Bank's Branches.

2.4 If the Bank suspects or becomes aware that your account may be subject to fraud or security threats, the Bank will contact you using the contact details provided by you.

2.5 The Bank will never contact you asking you to reveal or update your Security Details. If you receive such a request, **YOU MUST NOT SUPPLY YOUR SECURITY DETAILS UNDER ANY CIRCUMSTANCES.**

3 TECHNICAL REQUIREMENTS

3.1 The technical requirements for access to the Bank's online and mobile banking services via the Bank's mobile banking application are set out at [<https://www.hblbankuk.com/pdf-downloads/>]

3.2 The Bank reserves the right to change the technical requirements for, or any services related or material to, the operation of the Bank's online and mobile banking services via the Bank's mobile banking application at any time.

4 UPGRADES & AVAILABILITY

4.1 Subject to clauses 4.2 and 4.4 below, online and mobile banking services will generally be available at all times.

4.2 There may be times when the Bank's online and mobile banking services are unavailable to use due to maintenance, repairs of or upgrades to the Bank's systems or to the systems of a third party provider, or due to any other reason (for example, when your (or any intermediate) internet connection, mobile device or network is

unavailable). The Bank may notify you about the accessibility or availability of its online or mobile banking services in advance, but is under no obligation to do so.

4.3 The Bank may also prevent or restrict access to its online and mobile banking services for security or other operational reasons.

4.4 Mobile banking application services may also be unavailable if you do not keep HBL Bank UK mobile banking application on your mobile device updated.

4.5 The Bank shall have no liability whatsoever to you or to any third party for online or mobile banking services being unavailable.

5 CHARGES

5.1 Online and mobile banking services provided by the Bank under these Online and Mobile Terms are without any additional charge, but you may be charged for making certain types of Payments and / or services. Your network operator may also charge you for using the internet or your mobile device.

5.2 For the Schedule of Charges for Personal Accounts, see [<https://www.hblbankuk.com/pdf-downloads/>] and for the Schedule of Charges for Business Accounts, see [<https://www.hblbankuk.com/pdf-downloads/>]

6 TERMINATION

6.1 You may de-register from the Bank's online and mobile banking services by calling the Bank's Customer Contact Centre at 0344 8094258 (for calls from the United Kingdom) or +44 20 7780 1000 (for calls from outside the United Kingdom), or by visiting one of the Bank's Branches.

6.2 The Bank can suspend or terminate the application of these Online and Mobile Terms and / or prevent or restrict your access to all online and / or mobile banking services with immediate effect in the following circumstances:

- (i) if the Bank reasonably believes that you have seriously or persistently broken any of the terms or conditions you may have with the Bank, including (without limitation) any of these Online and Mobile Terms; or

- (ii) if any or all accounts or services which you can access through online or mobile banking have been closed or frozen; or
- (iii) if you are, or the Bank reasonably suspects you may be, acting fraudulently or involved in criminal activity of any kind; or
- (iv) if the manufacturer of your mobile device or operating system withdraws the mobile banking application or the Bank no longer supports such application; or
- (v) if you do not use online or mobile banking services for any continuous period of 12 months; or
- (vi) if the Bank reasonably considers that by providing online or mobile banking services to you: the Bank may be in breach of any Applicable Law, or the Bank or any other member of the Habib Bank Group may be exposed to action or censure from any government, regulator or law enforcement agency.

Where the Bank suspends or terminates the application of these Online and Mobile Terms and / or prevents or restricts your access to any online and / or mobile banking services. The Bank will give you such notice as it is practicable to do so.

7 PERSONAL & REGULATORY INFORMATION

7.1 The Bank will treat your Personal Information as private and confidential in accordance with the Bank's Privacy Policy, details of which can be accessed at [<https://www.hblbankuk.com/contact/privacy-policy/>]

7.2 The Bank is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. The Bank's firm reference number is FRN 188585.

8 COMPLAINTS

8.1 Please see the Bank's Complaint Handling Policy which can be found at [http://www.hblbankuk.com/fileadmin/user_upload/PDF/Dec2018/Complaint_Handling_Policy_April_2018.pdf] if you feel that the standard of service expected from the Bank does not meet your expectations and / or you wish to refer to the Bank's complaints handling policy.

8.2 The Bank is a member of The Financial Ombudsman Service, details of which are available in the Bank's Branches, can be found by



HBL Bank Limited
(trading as HBL Bank UK)

Authorised by the Prudential
Regulations Authority (PRA)
and regulated by the Financial
Conduct Authority (FCA) and
Prudential Regulations Authority

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and Wales -01719649

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www.hblbankuk.com