



## Online & Mobile Banking - Terms & Conditions

- The Terms & Conditions that apply to Online & Mobile Banking are in addition to the Terms & Conditions that apply to your membership of Scotwest Credit Union Ltd and the accounts you hold with us. Copies of these Terms & Conditions are available on the Scotwest Credit Union Ltd website [here](#) or by contacting the Member Enquiry Line on 0141 227 2390.
- When you register for Online Banking you will be issued with a temporary login password. You will be required to change this password on first login. You will also need to create a transaction password after you log in for the first time. These passwords will then apply to both Online & Mobile Banking.
- When using Online & Mobile Banking you will be asked to confirm personal details for verification and security purposes.
- It is your responsibility to protect your passwords to ensure that no one else can access your accounts. Therefore, we are entitled to assume that all instructions and requests submitted using Online & Mobile Banking come from you and we will:
  - act on (and you will be bound by) all instructions;
  - allow access to confidential information we hold about you and the accounts you hold with us, without getting further confirmation from you.
- Scotwest Credit Union Ltd takes no responsibility for unauthorised transactions that may arise as a result of you disclosing your member number or passwords to other parties. For security reasons:
  - do not write down your passwords, or keep them with your account information;
  - do not disclose your passwords to third parties (for example, family members or account aggregation services); and
  - change your passwords on a regular basis to ensure that they are secure (this can be done through the Profile section within Online Banking).
- Scotwest Credit Union Ltd will NEVER ask you, via email, or telephone, or any other means to divulge your Online & Mobile Banking passwords. If you respond to such a request (known as phishing) we will not be liable for any resulting losses.

- Should you become aware of the loss, theft, or possible unauthorised use of your Online & Mobile Banking passwords you should immediately change them through Online Banking, and contact Scotwest Credit Union Ltd. You may continue to be liable for unauthorised transactions if you do not report this to us immediately.
- Scotwest Credit Union Ltd is not liable for any loss or consequential damage if you use Online & Mobile Banking to access your Credit Union accounts.
- Scotwest Credit Union Ltd is not liable for any unauthorised access to account information or transaction processing through Online & Mobile Banking prior to your notification of the loss, theft or possible unauthorised use of your password, should you have been reasonably aware of this loss, theft or unauthorised use.
- If unauthorised use of your Scotwest Credit Union Ltd account is due to your negligence, fraud, disclosure or misuse, you may be liable for all losses.
- Scotwest Credit Union Ltd may require you to assist with any investigation resulting from unauthorised access to your account.
- If Scotwest Credit Union Ltd suspects fraudulent activity, we will temporarily freeze your Online & Mobile Banking and will stop payment on any suspect transaction until we can contact you for confirmation that the transaction may proceed.
- Whilst every effort will be made to ensure that Online & Mobile Banking are available 24 hours a day, Scotwest Credit Union Ltd will notify members of any scheduled system maintenance that requires the temporary withdrawal of services.
- By using our Online & Mobile Banking you will not acquire any ownership rights, title or interest in, or to, the software made available to you. You must not:
  - do anything which may damage, interfere with or disrupt the software or the way it is provided; or
  - display, alter or use any trademarks without the owner's prior written permission.
- Online & Mobile Banking and the site content, including these Terms & Conditions are subject to change without notification. The latest versions of all Scotwest Terms & Conditions are available on the website [here](#).