



## Online Banking Terms & Conditions

- The Terms & Conditions that apply to Online Banking are in addition to the Terms & Conditions that apply to your membership of Scotwest Credit Union Limited and the accounts you hold with us. Copies of these Terms & Conditions are available on the Scotwest Credit Union Limited website [here](#) or by contacting the Member Enquiry Line on 0141 227 2390.
- When using Online Banking you will be asked to confirm personal details for verification and security purposes.
- It is your responsibility to protect your log in details to ensure that no one else can access your accounts. Therefore, we are entitled to assume that all instructions and requests submitted using Online 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 Limited takes no responsibility for unauthorised transactions that may arise as a result of you disclosing your log in details to other parties. For security reasons:
  - do not write down your password, or keep it with your account information;
  - do not disclose your password to third parties (for example, family members or account aggregation services); and
  - change your password on a regular basis to ensure that it is secure (this can be done through the Profile section within Online Banking).
  - do not register biometric details (ie. facial recognition and fingerprint) of third parties on your mobile phone if you intend to use the Mobile App.
- Scotwest Credit Union Limited is not responsible for any error made by you when using Online Banking please ensure you have provided the correct details (including bank account details and amounts) when transferring funds from your account. Scotwest Credit Union Limited will NEVER ask you, via email, or telephone, or any other means to divulge your Online Banking passwords. If you received such a request contact us immediately on 0141 227 2390. 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 Banking passwords you should immediately change them through Online Banking, and

contact Scotwest Credit Union Limited. You may continue to be liable for unauthorised transactions if you do not report this to us immediately.

- Scotwest Credit Union Limited is not liable for any loss or consequential damage if you use Online Banking to access your Credit Union accounts.
- Scotwest Credit Union Limited is not liable for any unauthorised access to account information or transaction processing through Online 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 Limited account is due to your negligence, fraud, disclosure or misuse, you may be liable for all losses.
- Scotwest Credit Union Limited may require you to assist with any investigation resulting from unauthorised access to your account.
- If Scotwest Credit Union Limited 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 Banking is available 24 hours a day, Scotwest Credit Union Limited will notify members of any scheduled system maintenance that requires the temporary withdrawal of services.
- By using our Online 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 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](#).