



UNION BANK UK PLC

INTERNET BANKING USER GUIDE

FOR PERSONAL CUSTOMERS

Version 2.2

October 2016



The following user guide gives you an overview of the Internet Banking Service provided by Union Bank UK plc (UBUK). It aims to familiarise you with the features and services available to you from the Internet Banking Service. The information contained in this document is based on the present features available from the Internet Banking Service and are subject to change.

1. About Us

UBUK is located at 1 King's Arms Yard London EC2R 7AF, its registered office. UBUK is regulated and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under registration number: 400712.

Our terms and conditions and our dealings with you are governed by the laws of England and Wales. UBUK is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. Payments under the scheme are limited to 100% of a depositor's total deposits with the bank up to £85,000. Most depositors, including individuals and small firms, are covered. Further details are available on request. UBUK is a member of the Financial Ombudsman Service. Further details of the Ombudsman Scheme are available on request.

2. Introduction

UBUK Internet Banking services provides you with the convenience of banking online from wherever you have access to the internet (subject to browser requirements), whether it be from home or work, you can choose when you access your accounts, 24 hours a day, 7 days a week (subject to any planned maintenance that is required from time to time). You can access any authorised accounts with the bank through Internet Banking Services. With internet banking you can:

- Check the balances on your accounts
- View transaction information
- Allocate your own titles to your account(s) & set account preferences
- Initiate payments within your accounts (Own account transfer)
- Initiate payments to another UBUK account (Internal account transfer)
- Initiate payments to an account at another UK bank (Domestic Funds Transfer)
- Initiate payments to an account outside UK (International Funds Transfer)
- Create & maintain beneficiary information for each payment type
- Stop a cheque
- Exchange rate enquiry
- Send us messages or read bulletins sent by us
- Reset your password, transaction password and security questions.
- FAQs



A screen-specific Help facility gives you all the information you need to use the service. For further general and technical assistance, please call the Internet Banking Helpdesk on +44 (0) 20 7920 6132. Lines are open from 9am to 5pm (UK time) every business day (excluding UK Bank Holidays).

3. What do I need to access the service?

You must have:

- a personal or business account held with us
- a User ID, password and transaction password
- a computer with internet access
- an appropriate internet browser (see section 12)

For a PC running Microsoft Windows, the approximate minimum specification for connecting is:

- Operating system: Microsoft Windows XP or higher
- Processor speed: 266 MHz minimum (400Mhz recommended)
- RAM: 128MB minimum (256MB or higher recommended)
- VGA Monitor 800x600 resolution
- Keyboard and mouse
- Internet connection
- Microsoft Internet Explorer 6 or above

4. Registration

To register for the service, you need to download and complete the internet banking application form from our website. You can return the completed form as an attachment to an email to us (internetbanking@ubnl.co.uk) or by fax. We will then register you as a User and issue you with your User ID, password and transaction password. We will not, however, activate your login until you have confirmed to us that you have received your password and transaction password. You must then accept our Terms and Conditions by checking the box on the screen. You cannot use the service until you have accepted the Terms and Conditions (see section 7).



5 Authorised Accounts

The following account types are currently permitted within the Internet Banking Service:

- current accounts
- call deposit accounts
- time deposit accounts

6 Logging in

Click on “Internet Banking Login” on the UBUK website’s home page. Click Log on to Internet Banking “[here](#)”, whereupon the log in page is displayed as a new page <https://www.unionbankuk.co.uk/>. You will then be asked to enter your User ID and Password. As an additional security measure your password must be entered using a virtual keyboard displayed on your computer screen which is operated by pointing your mouse at the required virtual key and clicking the mouse button. Upper case characters /Mixed/Not Mixed can be switched on (and off again) by clicking on the virtual shift key. Note that if you are a first-time user to the service you will be prompted by the system to accept the terms and conditions, change your password and transaction password, provide answers to your security questions, and specify account nicknames. Note that you will not be allowed access until you have done these. Remember that when changing your security details do not use familiar words or dates, such as family member names, birthdays etc. Once you have done these, you will now have access to the available range of services.

7 Terms and Conditions

You will be deemed to have accepted our Internet Banking Terms and Conditions online when you log in to the Internet Banking Service. If we change these Terms we will notify you by sending a bulletin message and you will be deemed to have accepted the amended Terms when you next visit the Internet Banking Service. We recommend that you print off a copy of the Terms and Conditions for your records as they explain your rights and responsibilities and those of UBUK. They should also be read in conjunction with the terms and conditions which apply to the operation of your account(s) held with us.

8 Cancellation and Termination

For a period of 14 days after you register for Internet Banking you have the right to cancel your contract with us. You can also terminate it at any time thereafter. In both cases please write to Union Bank UK plc, Internet Banking Helpdesk, 1 King’s Arms Yard London EC2R 7AF or contact us via the Internet Banking Service.

Unless there are exceptional circumstances we will give you at least 30 days’ notice prior to terminating your contract.



9 Using the Internet Banking Service

Our Internet Banking Service provides a range of services for you to use. Provided you are eligible, you will be able to access the following:

9.1 Account Summary

In this section, you will see the summary of the balances held on your accounts with various details such as the account number, the description of the account, the base currency of the account, the current balance and the other currency equivalent of the current balance. You can get a summary of your accounts maintained with the bank except contract term deposits. The transaction is categorized into several sections. Each section lists a particular type of account, for example, Current and Savings accounts and Term Deposits are all listed as separate sections and the accounts you hold under each of these categories are sub-totaled separately. The grand total of all the balances is provided at the end of the screen.

NOTE THAT THE EXCHANGE RATES USED ARE INDICATIVE ONLY AND MAY NOT REPRESENT THE RATE THAT YOU WILL RECEIVE IF YOU WISH TO CARRY OUT A FOREIGN EXCHANGE TRANSACTION

9.2 Account Activity

Here you can search for specific transactions for a specific period or view the last 5, 10 or 15 transactions. You can also sort them into ascending or descending order. If you wish you can also download specific information onto a report from a selected account relating to transactions by clicking on the download button. Once you have selected the format for your download from the dropdown menu as indicated under 'Type of Download', various fields will be available for inclusion into your report. Just click on the field that you wish to include in your report and then click 'Add Selected'. This will then transfer the field into the box on the right hand side. Once you have completed your selections click 'Download'. You can save the information into a document of your own choice on your own PC or just open it to view the report.

9.3 Account Details

This option allows the user to view important details of a selected Current or Call account. The account details can be viewed separately for each of the CASA accounts under the various customer IDs mapped to the user.

9.4 Account Activity

The **Account Activity** option allows you to view and download the account activity for any CASA account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount – click "Show Filters".



9.5 Payments

This section provides you with the facility to initiate payments:

- to another of your UBUK accounts (“Own Account Funds Transfer”); or
- to another UBUK account (“Internal Account Transfer”); or
- to an account at another UK bank (“Domestic Funds Transfer”); or
- to an account at another bank outside the UK (“International Account Transfer”).

You can create templates for regular payments that you make and copy them into your payment instruction. You can also maintain details of your regular beneficiaries. Personal accounts customers can solely initiate payment instructions to UBUK for processing. Business customers can instruct us to set up their Internet Banking Service so that 2 authorised users are required to complete the initiation process: one person to initiate the payment instruction and a second person to authorise and release it to UBUK for processing. Business customers will indicate the capacity of their authorised users on the “Internet Banking Application Form. Once a payment has been initiated you can monitor its status by clicking on the “Transactions Initiated” menu option. This gives a list of all payments with their status.

Explanations of these statuses are as follows (displayed based on payment transaction type):

Status	Explanation
Initiated	The payment instruction has been inputted by the initiator and awaiting the authoriser’s verification
Accepted	The payment instruction has been accepted by the bank
Under Processing	The payment instruction is yet to be accepted by the bank (probably initiated after the cut-off time).
Rejected	The payment instruction has been cancelled and a new input is required

By clicking on the relevant Payment Reference Number, users can view full details of the funds transfer together with a full audit trail at the foot of the screen. Payments accepted for processing by UBUK may not be paid on the same day as we receive them. You should refer to the General Banking Terms and Conditions for cut off times. However, we will make every effort to ensure that they are paid by close of business on the following working day. Once the payment has been made your account will immediately be debited and will appear on the Account Activity Report.

All payment instructions will be subject to any of the terms and conditions set out in Section 12 of the General Banking Terms and Conditions for Business Accounts and the General Banking Terms and Conditions for PersonalAccounts.



9.6 Payment Limits

For personal customers a default transaction limit of \$10,000 and daily payment transaction type limit of \$20,000 (or currency equivalents) apply.

For business customers a default transaction limit of \$100,000 and daily payment transaction type limit of \$1,000,000 (or currency equivalents) apply.

Customers may agree different payment limits to the default limits quoted above.

The Bank may, at its discretion, telephone a customer to verify a particular payment instruction before processing the payment.

9.7 Stop Cheque Requests

This menu option allows customers to stop payment of a cheque as long as:

The item has not yet been deducted from your account, and We have not told the payee or their bank that we will pay the item.

9.8 Mailbox

The Mailbox option is an integrated communication system within the internet banking system for user to communicate with the bank and vice versa. It allows user to view all the notifications, alert messages and general messages sent by the bank; allows user to send messages to the bank and view the sent messages. It provides the following mailboxes:

- Compose Message (write new message to the Bank)
- Inbox (Interaction, Alerts, Bulletin and Task)
- Sent Items (messages sent to the Bank)

Please note that, although we will aim to respond to messages sent to us within 2 working days, if this is not possible or we are unable to answer your query or comply with your request we will let you know this within 2 working days.

You must not send us messages:

- in relation to matters for which there is a specific functionality on the Internet Banking Service e.g., to make a payment or stop a cheque; or
- which require immediate attention (please telephone us instead); or
- reporting the loss or theft of cheques (please telephone us instead); or
- on behalf of any third party or in relation to our dealings with any third party; or
- which are offensive, frivolous or otherwise inappropriate.

9.9 Bulletins

Occasionally we may wish to send you information about a new service or product or just general news. You can view any information sent by clicking the 'Bulletins' button. You should always read these messages and take any appropriate action indicated in the



message.

9.10 Change Password, Transaction Password or Security Questions

Personal account user and business account authorised users can change password, transaction password or security questions at any time. You will be requested to select either click “change password” or click “Reset Security Questions” and then to enter firstly your existing security details and then to enter and confirm your new security details. Please follow the rules relating to the characters required for password and transaction password.

9.11 Set Account Preference

This section option allows the user to set the preferences for various accounts by setting the account nicknames and setting certain accounts as favourite. The user can access favourite accounts directly instead of accessing it through the main menu. To do this just enter the name that you wish to allocate and then click ‘Save’ and then ‘Confirm’. Inputting a nickname will however replace the account number of the account to which you have allocated a nickname.

10 Security

The service meets industry standards of security. In addition to strong data encryption where any information is scrambled, you will need to input a unique User ID and password whenever you access the service, and transaction password to initiate any payment.

These security details are all personal to you and help safeguard against your bank details being accessed by anybody but you (as long as you follow our security procedures). When you type in your password and transaction password, symbols will appear to disguise the details from anyone who may be in the room with you. Make sure you never reveal your security details to anyone. We strongly recommend that you do not record your security details on your web browser. The security padlock on the browser window indicates that a secure session is in progress. Double-clicking the padlock symbol will tell you the level of security being used.

Please be assured that all communication during your Internet Banking session is encrypted using 'strong grade' encryption i.e., 128 bit. The Internet Banking website has been verified secure by Verisign and our certification to this extent is shown on the website.

The Internet Banking Service has timed log-outs, which means that Internet Banking sessions end after 5 minutes of inactivity and maximum of 20 minutes per session. This helps to protect you against unauthorised access. Please ensure you have logged off properly at the end of every Internet Banking session by using the log off option on the right hand tool bar.

If you think someone knows your security details you should change your details immediately or call our Internet Banking Helpdesk immediately and ask



for your security details to be reset.

Please refer to the section in the Terms and Conditions for full details of your security duties (Section 2) in relation to the Internet Banking Service.

Please be vigilant for any emails received purporting to have been sent by UBUK which request you to confirm your security details as these will undoubtedly be fraudulent.

11 Costs

The service provided by us is currently free although our Standard Tariff will apply to any transactions and other services initiated through the Internet Banking Service. However, we reserve the right to introduce a charge for using the service. Online time is charged in accordance with your Internet Service Provider's tariff and you are responsible for all charges incurred.

12 Browser Requirements

Our Internet Banking Service supports most browsers. However, as new browser versions are introduced, the software manufacturer (eg, Microsoft, Netscape) may no longer maintain old versions. This may result in difficulties accessing the Internet Banking Service using older browsers. Potentially, difficulties may also be experienced with new browsers that have not yet been tested to ensure compatibility with our service. For security reasons, we reserve the right to prevent access to our service through certain browsers. If you experience any problems accessing our service, further guidance and advice can be obtained by contacting our Internet Banking Helpdesk.

13 Service Availability

13.1 Routine Maintenance

The bank undertakes essential system maintenance on a regular basis each week and the service may not be available when maintenance is in progress. The work would usually be carried out over a weekend. Exceptionally, we may have to carry out maintenance at other times.

13.2 Helpdesk

The Internet Banking Helpdesk is for both general and technical queries and calls may be monitored for quality purposes. This is also available if you require assistance from overseas. Lines are open from 9am to 5pm (UK time) every business day (except UK bank holiday). The Helpdesk will assist you with any queries or complaints about the use of the service or general banking/transaction queries. When calling the Helpdesk, we will need to verify your identity from information held in our records. The Helpdesk can also help you to resolve queries relating to systems problems. However, for technical queries regarding your internet connection, please contact your Internet Service Provider. Please note that all



calls made to the Helpdesk number may be monitored or recorded for quality purposes.

If you need to write to us about the Internet Banking Service, please send your letter to:

Internet Banking Helpdesk

Union Bank UK plc

1 King's Arms Yard

London EC2R 7AF

Email: internetbanking@ubnl.co.uk

Tel: +44 20 7920 6132

14 Overseas Connection

You can access the Internet Banking Service from abroad through our website. If you access the Internet Banking Service from outside the UK you do so at your own risk. We cannot guarantee that the service, or our website(s) which you use to access it, will comply with the laws of the place where you are accessing the service from. It is your responsibility to ensure that, if outside the UK, your ability to use the internet banking service is permitted by local law and we shall not be liable for an loss or damage suffered by you as a result of not being able to use the internet banking service in other jurisdictions.