



## **INTERNET BANKING SERVICE USER GUIDE**

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 14-18 Copthall Avenue, London, EC2R 7BN, its registered office. UBUK is regulated and authorised by the Financial Services 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 £50,000. 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)
- Send us instructions to transfer funds to another UBUK account
- Send us instructions to transfer funds to an account at another UK or international bank
- Send us a request to stop a cheque
- Send us a message through a secure customer messages facility (service not yet available)
- Read bulletins sent by us
- Change your password and PIN

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 6139. Lines are open from 9am to 5pm (UK time) every business day (but not UK Bank Holidays including Christmas Day, Boxing Day and New Year's Day).

### **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 PIN
- a computer with internet access
- an appropriate internet browser (see section 12)

If you've bought a new computer in the last three years, you should have very little trouble connecting to our internet banking service. 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 select Internet Banking from our website ([www.unionbankuk.com](http://www.unionbankuk.com)) and click on the 'Register' button. You will then be provided with the application form which must be completed and returned to us. You can fax the form back to us if you wish and will register your details. However, we will not activate the service until we have received the original back from you. We will then register you as a User and issue you with your User ID, password and PIN. We will not, however, activate your login until you have confirmed to us that you have received your password and PIN. 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
- timed deposit accounts
- savings accounts
- reserve accounts

#### **6 Logging in**

Click on "Internet Banking" on the UBUK website's home page, whereupon the log in page is displayed on the drop down menu. You will then be asked to enter your User ID, Password and PIN. As an additional security measure your password and PIN 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 left mouse button. Upper case characters 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 change your password and you will not be allowed access until you have done this. 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 this 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, 14-18 Copthall Avenue, London, EC2R 7BN 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. Providing 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. By clicking on each individual account number you can see details of the uncleared balance, available credit and the net available balance. You can also view your account balances in different currencies by selecting the currency of your choice from the drop down menu.

**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 Balance Enquiry

Here you can see details of the uncleared balance, available credit and the net available balance. Just select the required account from the drop down menu.

### 9.4 Account Nickname

This section provides you with the opportunity to allocate a name to each of your account(s) to indicate different uses eg new car, holiday. 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.

### 9.5 Funds Transfers

This section provides you with the facility to instruct us to make a payment or transfer funds:

- to another of your UBUK accounts ("Own Account Funds Transfer"); or
- to another UBUK account ("Transfer within UBUK"); or
- to an account at another UK bank ("Domestic Funds Transfer"); or
- to an account at another bank outside the UK ("International Funds 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 initiate and authorise a payment instruction and release it to UBUK for processing. Business customers can instruct us to set up their Internet Banking Service so that 2 authorised users are required to make a funds transfer: 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 (Business Customers)". Once a payment has been initiated you can monitor its status by clicking on the "View Transfer" menu option. This gives a list of all payments on an account with their status. An explanation of these statuses is as follows:

Status	Explanation
Initiated (business customers only)	The payment instruction has been input and verified
Authorised (business customers only)	The payment instruction has been authorized
Rejected by Authorisor	The payment instruction has been rejected by the authorisor
Payment Pending Processing	The payment instruction has been released to UBUK for processing
Payment Cannot be Processed	The payment instruction cannot be processed by UBUK.

	Please contact the Helpdesk for further details quoting the UBUK reference number.
Payment Accepted for Processing	The payment instruction has been accepted for processing by UBUK.

Business customers, by clicking on the relevant Payment System Reference Number, 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 Personal Accounts.

### 9.6 Payment Limits

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

For business customers a default transaction limit of \$100,000 (or currency equivalent) applies and there is no daily limit.

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 Customer Messages (service not yet available)

This menu option provides an electronic mailing facility whereby customers can securely communicate with the Bank. It provides the following mail boxes:

- Inbox (messages received from the Bank)
- Drafts (messages saved but not sent)
- 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 not willing 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 eg, 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 and PIN

Personal account customers and business account authorised users can change either or both of their password or PIN at any time. You will be requested to select either password or PIN and then to enter firstly your existing password or PIN and then to enter and confirm your new password or PIN. Please follow the rules relating to the characters required for the password.

## 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, password and PIN whenever you access the service.

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 PIN, 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 ie, 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 10 minutes of inactivity. 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 left hand tool bar.

If you think someone knows your security number you should 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. 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:

The Managing Director/Chief Executive  
Union Bank UK plc  
14-18 Copthall Avenue  
London EC2R 7BN

#### **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.