

Changes to our *Personal Debit Card Terms & Conditions*

The bank reviews and refreshes its terms and conditions from time to time, these changes, which take effect from 17 March 2025, are summarised below.

Summary of changes to our *Personal Debit Card Terms & Conditions*

Definitions (Condition 1):

- We have clarified the definition of ‘business day’ and ‘working day’:
 - ‘Business day’ means any day on which the bank is open for business as required for the execution of a payment transaction.
 - ‘Working day’ means any day other than a Saturday, Sunday, or public holiday in England and Wales.

Use of the Card (Condition 2.5):

- We have provided information on when a Continuous Payment Authority (CPA) is permitted and the steps required to cancel this authority.

Unauthorised Payments From Your Account (Condition 8.1):

- We have clarified the costs that may (at the bank’s discretion) be charged for any losses arising from unauthorised payment transactions.

Unauthorised Payments From Your Account (Condition 8.4):

- We have clarified when account holders or cardholders will not be liable for any unauthorised use of the Card.

Unauthorised Payments From Your Account (Condition 8.5):

- We have clarified the steps the bank will take when a payment is debited from your account without your consent.

Reporting Your Card as Lost or Stolen (Condition 11.1):

- We have updated the bank’s email address for reporting lost or stolen cards.

Variation to the Agreement (Condition 14.3):

- We have provided information on the amount of notice (if any) that we will give you if your agreement with the bank changes at any time.

What do you need to do?

Nothing is changing immediately, so you have time to consider the contents of this letter and the changes we are making. If you do not agree to the changes, we are required to let you know that you have the right to end your agreement with us and close your affected account(s) without charge. We very much hope this is not the case, but if you wish to take this course of action, please contact your relationship manager. Please note that if we do not hear from you, we will assume you have accepted the changes.

If you would like more information on the forthcoming changes, please do not hesitate to get in touch with your relationship manager.