

Dive into the Detail

Your Digital Banking Terms

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There are a few ways to keep on top of your Virgin Money account:

- Via the Virgin Money Mobile Banking app
- Online
- On the phone

These Terms cover all these services.

1. Getting started

The Virgin Money app is the easiest way to manage your account. Just download it from the App Store or Google Play – you can have it on more than one device too.

You can also manage your account at **virginmoney.com** too or over the phone.

We're responsible for the app and its content – not Apple or Google.

Once you've signed up for our app or registered to manage your account online, we'll send your statements and most letters to you digitally.

If you picked a **Nominated User** to manage your account online or over the phone, you're in control of what they can do. If they tell us to do something, we will. These Terms apply to Nominated Users just like they do to you.

2. How can digital banking help?

You can do lots of things like:

- Transfer money
- Pay bills
- Pay in cheques (via our app)
- Check and download statements (via our app and online banking)

There are some transaction limits using digital banking, including payments. Check these limits out on our website or app.

Depending on your account, our app and online banking offer some handy budgeting tools. They can help you track your spending, tag transactions and much more.

We don't charge you to use our digital banking services. But you might be charged fees by mobile networks or WiFi providers for using our services and receiving alerts in the UK or abroad.

Now for the legal bit: nothing in the tools counts as legal, tax, investment or financial advice.

3. Keeping your account safe

Please keep your account details as safe as possible. That includes your mobile phone or tablet, debit and credit cards, card details, PINs, passwords, one-time passcodes (OTPs), security devices and cheque books.

4 ways to stay secure:

- Never tell anyone your security details.
- Never write those details down.
- Carefully check your transactions and statements.
- Follow any security guidelines.

Get in touch straightaway if you think someone knows your security details or something doesn't seem right with your account.

Just so you know, we might share this info with the police if we need to.

4. How to pull the plug

These Terms apply until your account is closed, you stop using digital banking or you tell us to cancel your access to our services. You can do this whenever you like – just let us know and we'll sort it.

We can also stop you from using any of our services (as long as we give you two months' notice).

We can stop you from using our digital services without any notice, but we'll only do this if we think:

- Your account or our services are at risk.
- There's something illegal going on.
- You won't be able to repay money you've borrowed.
- You're bankrupt or you're in a voluntary arrangement with people you owe money to.
- You've broken these Terms – either more than once or in a serious way.
- Someone else has a claim to the money in your account or there's a dispute.

5. Making sure everything's right

We're always looking at new ways to improve our digital services. This might involve a little downtime while we update things.

If there's a problem and we have to switch things off without warning, we'll always get them back online quickly. Remember to keep the app updated.

Just so you know, we won't be responsible for anything that happens during planned maintenance. The same applies if there's a problem with our systems or we need to turn them off.

6. If you're not happy, we're not happy

We always try to get things right, but we make mistakes sometimes. If we do, let us know and we'll try to fix it. You can ask us for more information about how we handle complaints through any of our channels.

You've got options if you're not happy with our complaint decision/resolution letter, or we haven't sent this in the timescales set by the Financial Conduct Authority (FCA).

You can ask the Financial Ombudsman Service (FOS) to look at your complaint. You'll just need to do this within 6 months of the date of our complaint decision/resolution letter.

FOS is a free, independent organisation that helps to settle disputes between customers and financial services firms. Head here for more info: www.financial-ombudsman.org.uk.

What to do if you want to take us to court

If you're	You'll have to sue us and we'll have to sue you in these courts (unless you've got a good reason to go elsewhere)...	The decision will always be made using the law of...
In Scotland	Scotland	Scotland
Anywhere else...	England	England

7. Making changes

We can change these Terms for any of the following reasons.

- We stop, change, add to or replace any of our digital services.
- Our legal duties change or we have reason to think they will. This includes things like a change in the law, an Ombudsman ruling, or a new industry code of practice.
- We spot a mistake in these Terms or we think something could be explained more clearly.

If the change is one that helps you, we'll do it straightaway. Otherwise, you'll get at least 30 days' notice before it kicks in.

We'll always make sure a change is fair. If you're not happy with something, you can stop using our digital services. We'll assume you're okay with a change if you keep using them.

If we need to make a change for any other reason, we'll let you know at least two months before.

8. Keeping in touch

We'll stay in touch using the details you gave us, so let us know if they change. We'll use them to get in touch if we have any security worries.

We'll always contact you in English.

9. Some other things you need to know

- We're known as Virgin Money, but our official name is Clydesdale Bank PLC. We're registered in Scotland at 177 Bothwell Street, Glasgow, G2 7ER. Our company number is SC001111.
- We take our legal responsibilities seriously. Sometimes, we might not be able to stick to everything that's promised in these Terms. We can't be held responsible when we need to do certain things by law or when something unusual or unexpected happens that we can't control or avoid.

- If you don't keep to these Terms, we won't always do something about it straightaway. We can do something if you keep breaking them.
- These Terms give us rights – like removing your access to our services. We can also transfer all or some of those rights to another company. Just so you know, you can't give your rights to someone else.
- You must not copy, modify, alter, or adapt any part of the Virgin Money app or anything in it, including any source code.

Help is at hand

Head to **virginmoney.com** to check out our FAQs. We'll do everything we can to help.



This document is available in large print, Braille and audio.

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