



Internet Banking Terms and Conditions

1. Definitions In these Terms and Conditions:

“Account” means any account(s) that you hold with us

“Customer Number” means 7 to 10 digit number we give you which lets you use our Service

“General Terms and Conditions” means the terms and conditions applicable to your Account(s) provided to you with the applications form to open each Account as may be amended from time to time by us.

“Memorable Data” means your personal memorable data, which we can use to check your identity

“Personal Password” means the 6 to 12 character password combination containing letters, numbers and symbols used by the customer to uniquely identify him/her-self for access security purposes

“One Time Password (OTP)” means the 6 digit disposable number we send your registered mobile number with us for internet login and make payments

“Service” means the Internet Banking service made available to you by us from time to time via the Internet.

“You/your” means the person(s) registered for our Service

“We/our/us” means Turkish Bank (UK) Limited

“Website” means our internet website <https://ebank.turkishbank.co.uk> or

“Internet Banking” means using internet to manage your finances.

<http://www.turkishbank.co.uk>

2. The Service

2.1 The Service is made available in accordance with these Terms and Conditions. Transactions via the Service remain subject to the General Terms and Conditions in addition to these Internet Banking Terms and Conditions. If there is any conflict between the two in respect of the Service, these Internet Banking Terms and Conditions will prevail. If there is any conflict in respect of the general conduct of your Account, the General Terms and Conditions will prevail.

2.2 The Service can usually be used at the publish time. However, we do not warrant or guarantee the access to the Service or that the Service will be free from interruption or down time, and from time to time the Service may be suspended for repair or upgrade or for the reasons set out in 4.6 or 7.3 below.

2.3 The minimum specification to run the Service, which we recommend, will be notified to you from time to time. You will at your own expense provide and maintain facilities suitable for gaining access to the Service.

2.4 It is also possible to nominate a third party to have 'view only' access. This may apply in the case of an account holder's accountant.

2.5 You can tell us any time that you no longer want to use our Internet banking service. Your instruction should be given in writing

3. Action on Instructions

3.1 We will act on instructions using your Customer Number, Passwords and One Time Password without getting further confirmation from you. You irrevocably authorise us to act on all instruction received via the Service in respect of your Account.

3.2 You are responsible for ensuring that your instructions and information you give to us is accurate and complete. We shall not be liable for any loss or damage you suffer if they are in any way inaccurate or incomplete.

3.3 You will be responsible for all instructions received by us between the times you pass the security procedure until you exit from the service. Please note that this includes any instructions sent by someone else so please ensure that you do not leave the device you are using to access the Service unattended whilst you are still logged on to the Service.

3.4 Once you have given an instruction you cannot cancel it. If you ask us, we may try and reverse it as far as possible under the practices of the banking system. You will be liable for any changes and cost incurred by us for this service.

3.5 A transaction may not always be processed as soon as you give the instruction for it; some instructions can only be processed during normal banking hours.

3.6 Payment instructions received via the Service will only be accepted and acted upon by us if you have sufficient available cleared funds in the Account.

3.7 While we will use reasonable endeavours to effect instructions received on the appropriate processing day requested by you, we reserve the right to refuse to act or implement any instruction but in such a circumstance will notify you of the reason.

4 Security

4.1 When registering for the use of the Service, you will be issued with a unique Customer Number and a Password upon which Access to the Services is dependant. You will also receive a One Time Password to login and make payments

4.2 You must take all necessary and reasonable precautions to prevent the disclosure and unauthorised use of Customer Number and Passwords.

4.3 If you know or suspect that security of the Service has been breached, we must be notified immediately.

4.4 You will not be liable for a transaction which was not authorised by you except in the case of your failure to take all necessary and reasonable steps under 4.2 above or fraud.

4.5 If you dispute that you have given an instruction, we will expect you to co-operate with us, the Police and our Insurers in any investigations. We may give the police and our insurers any information we consider relevant to enable them to carry out investigations.

4.6 For your protection, we reserve the right to suspend your access to the Service without notice if:

- Incorrect passwords are used when attempting to access to the Service
- We have reason to suspect an unauthorised person is attempting to access the Service.

5. Joint Accounts

5.1 If you have a joint account then any of you may use our Internet Banking service but you must use your own security data when required. To be able to use Internet Banking service, your account must be set up that any of you can authorise transactions on your own. Our Internet Banking service is not available if two or more of you are required to authorise transactions jointly

5.2 As a joint account holder these transactions apply to you individually and jointly with the other account holder(s).

5.3 As soon as one of you tells us another joint holder is no longer allowed to authorise transactions, or if we think transactions should be authorised by you jointly, we will suspend our Internet Banking on that account

6. One Time Password (OTP)

6.1 To login your account and make payments, you will need to register your mobile phone number to receive one time password that we will send to your mobile telephone number registered with us. You will need to input this code to verify and complete certain transactions.

6.2 When you login the service and makes, you will be asked to input a one time password as part of the process.

6.3 You must take all responsible precautions to prevent anyone else from accessing the password and must never disclosed it to anyone, even they claim to be our employee or agents or the Police. We will never ask you to disclose your OTP.

6.4 You must tell us as soon as possible if you change your phone number, or your phone is lost or stolen.

7. Variation, Termination and Suspension

7.1 You can cancel the Service by instructing us in writing

7.2 We may vary these Terms and Conditions or end or suspend your use of the Service by giving you 30 days' notice. We may give you shorter notice to protect security or in other circumstances which are beyond our control. After you have received notice your use of the Service is acceptance of the change.

7.3 We reserve the right to suspend your use of the Service if you do not use it for 12 months.

7.4 Termination of your use of the Service will not affect instructions you have already given to us.

8. Using and Sharing Your Information

8.1 We will use your information in accordance with the clauses under the heading "Confidentiality and Disclosure of information" of the General Terms and Conditions.

8.2 Telephone calls may be recorded for security and training purposes.

9. Limitation of Our Liability

9.1 We shall not be liable to you for any loss or damage which you may suffer as a result of using the Service, except where such loss or damage was caused by negligence, wilful default or fraud by us or our employees.

9.2 We shall not be liable to you for any indirect or consequential loss you may suffer as a result of using the Service.

9.3 While we shall endeavour to ensure that the financial information made available to you via the Service will be accurate, we shall not be liable for any loss incurred or damage suffered by you in consequence of any such inaccuracy.

9.4 You acknowledge that, due to the nature of the internet and electronic communications, there is a risk that communications may not operate free from error or interruption. In particular (but without limitation) we shall not be liable for any loss incurred or damage suffered by you in consequence of:

- Any error or interruption in communications;
- Any losses or delays in the transmission of your instruction caused by any internet service provider or by software failure; or
- Any breaches of security which are beyond our control.

10. General

10.1 We reserve the right to introduce a charge for using our Service but we will give you reasonable notice before we do so.

10.2 These Internet Banking Terms and Conditions are subject to English law and will be subject to the nonexclusive jurisdiction of the courts of England.