

## @PBS TERMS & CONDITIONS

These Terms and Conditions relate to Penrith Building Society's @PBS service. They are in addition to the Terms and Conditions which apply to each individual savings and mortgage account.

### 1. Use of your Personal Data

- 1.1. We are committed to protecting your privacy during your visits to the @PBS section of the website and recognise our responsibility to keep the information you provide to us confidential at all times.
- 1.2. Information you give us will be used by us to manage your account. The information may be used by the Society for its own use in respect of business analysis or similar purposes. The Society will keep your information for a period of five years after your account is closed.
- 1.3. If it is necessary to the running of your account, essential information about your account may be given to carefully chosen third parties, information may also be given to people acting as our agents, who will keep it confidential.
- 1.4. You should read the Society's Privacy Notice regarding how your personal data is used by the Society. A copy of this is available on the Society's website [www.penrithbs.co.uk](http://www.penrithbs.co.uk)

### 2. Security Information

- 2.1. When you first request access to the @PBS system, you will be asked to choose a password and one item of memorable information, these are known as your security details. After we have verified your identity, we will issue you, by post to your registered postal address, with a User ID number and an activation code. You will not be able to access your accounts on the @PBS system until you have received these login details.
- 2.2. The first time you log into the @PBS system, you will be asked to set up and complete Two Factor Authentication. You will be asked to confirm a phone number, through which you will receive either a text message or a phone call with a one-time passcode. Two Factor Authentication is a new process designed to reduce fraud and make the Society's @PBS system more secure. It gives a two-step process by using a one-time code via text or phone call, as well as your password and memorable information, to log in and view your account(s) with the Society. This helps us ensure you are legitimately accessing your own account, increasing security for the system and your account(s).
- 2.3. Each time you access the @PBS system we will ask you for your User ID number, your password and certain characters from your item of memorable information so that you can prove, and we can authenticate, your identity. You will also be asked to undergo Two Factor Authentication each time you access @PBS.

- 2.4 Once registered for the @PBS system, you must always keep your User ID number, password and memorable information secret. You must never tell anyone else, including Society staff, your password or memorable information.
- 2.5 You can only have one set of login details at any one time. If you have a joint account and more than one holder requires access, you must each set up separate login details and each holder must register individually to use our online services.
- 2.6 If you fail to provide the correct security details three times in a row, we will block further online access to your accounts. You must then follow the online instructions under "Forgot Password?" to re-enable use of the facility.
- 2.7 You must follow any instructions we give you, from time to time, regarding the safe keeping and use of your security details.

### **3. If you think that someone knows your security details**

- 3.1. If you think that someone else knows your password or memorable information and you are unable to access @PBS to change it, you must let us know at once. If you do not do so, you will be responsible for any instruction we receive and act on, even if it was not given by you. You can telephone us on 01768 863675 or email us at [enquiries@penrithbs.co.uk](mailto:enquiries@penrithbs.co.uk) to request that access to @PBS is suspended until you are able to change the security details.
- 3.2. Once you have reported that you suspect someone else knows your security information, you will not be liable for any action we take on your account which was not carried out or authorised by you, unless you act with gross negligence (which includes taking insufficient care of your User ID number, password or memorable information), or you act fraudulently.

### **4. Inappropriate use of our system**

- 4.1. We shall be entitled to terminate or suspend our service to you if we have reasonable grounds to believe that you have attempted to gain access to our programs or to accounts of other customers, or have attempted to introduce any viruses into our systems. You are reminded that introducing viruses into a system is a criminal offence.

### **5. Communications**

- 5.1. Please note that the secure messaging facility within @PBS cannot be used for notifying us of any material change to your account. Material changes include, but are not restricted to, changes of name and address. Material changes must be notified to us in writing.
- 5.2. We reserve the right not to act on any instructions if they are contrary to these terms and conditions, or those that apply to your account.
- 5.3. If you change your email address, you must update your details in the @PBS system so that notifications of secure messages can still reach you.
- 5.4. If you change the telephone number you use for 2FA, this must be updated in the @PBS system so that the 2FA codes can still reach you. You will need access to your old telephone number to do this.
- 5.5. We shall be entitled, at any time, to ask you to confirm in writing, instructions you have given us via the @PBS system, if we consider this necessary or desirable for your security or for any other reason.

## **6. Territorial Limitations**

- 6.1. We do not recommend and would actively discourage you from accessing your account from any public internet access point, such as a library or internet café, or on an unsecured network/WiFi.

## **7. Security of the Internet**

- 7.1. We have taken reasonable steps to ensure that the @PBS system is secure; however we cannot guarantee completely the confidentiality or privacy of any information passing over the internet or that it will not be interfered with. By using this facility, you are giving instructions on this basis and understanding.

## **8. Who can register?**

- 8.1. Only customers aged 16 years and over and who are account holders, hold power of attorney on an account or are trustees of an account will be allowed to register for access to their accounts in the @PBS system.
- 8.2. If you have a joint account then any one of you may use our @PBS system, but you must each use your own User ID number, password and memorable information. To be able to use our @PBS system, your account must be set up so that any one of you can authorise a transaction or an amendment to the account. Our @PBS system is not available if two or more of you are required to authorise transactions or amendments jointly.

## **9. General Conditions**

- 9.1. The information provided on this website does not constitute financial or other professional advice. If you wish to take up any services, please seek further information from Penrith Building Society, an independent financial advisor or other professional advisors.
- 9.2. Penrith Building Society accepts no responsibility for the content of any other site to which a link to or from this site exists.
- 9.3. Penrith Building Society cannot guarantee that this site is free of technical defects or viruses of any description and will not be responsible for any technical problems arising from using this site. We will endeavour to ensure that this site is available 24 hours a day, however, the Society has the right to suspend access to the site temporarily or permanently, for which no notice may be given. The Society will not be liable for any reason if the site is unavailable, for however long the period may be. As a consequence, the Society will not be liable for any loss or damage arising in contract, tort or otherwise if the site becomes unavailable or is suspended for any reason.
- 9.4. Penrith Building Society shall, at all times, own the copyright and any other rights to the material on this website. You are not permitted to download, reproduce, store or transmit any information on this website other than for your own personal use. If you print off information data, text or forms, you must not alter, amend or copy them.
- 9.5. We may vary these conditions by telling you. We will do this by sending details about changes either in writing, by email, by display in branch, by advertisement, by secure message, or by notice within the @PBS system.

- 9.6. To assist in your navigation of this website and our prevention of fraud, we may send “cookies” from this website to your device. (A cookie is a packet of data sent by an internet server to a browser, which is returned by the browser each time it subsequently accesses the same server, used to identify the user or track their access to the server.) We do not obtain personal data from your device or gather personal information about you unless you personally give information to our server.
- 9.7. The terms and conditions on this website are governed by and interpreted in accordance with the laws of England and Wales. In the event of a dispute, the exclusive jurisdiction shall be that of the English and Welsh courts.
- 9.8. By accessing any part of this site you shall be deemed to have accepted these terms in full.

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Penrith Building Society is a member of the Building Societies Association.  
Authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. Financial services Reg no 164473.