

Terms and Conditions  

Terms and Conditions on the usage of Internet Banking Services

The following clause 1 to 15 sets out the rules which apply to your internet access to your Account(s) and explains our obligations to you, and your obligations to us, when operating these Accounts.

1. We offer internet banking facilities to all operative account holders.

2 “Internet Banking” enables you to do the following:

- a) View your Account on line
- b) Transfer funds between Accounts*
- c) Make payments *
- d) INR Remittances*
- e) Make Service Requests (in offline mode only)

We may add further services from time to time to our 'Internet Banking' offering.

*Facility available to Retail users only. Corporate users have only view facility.

3. Use of Websites

You can access your Accounts through the Website www.unionbankofindiauk.co.uk .

You must change the password provided by us at the time of first logging into internet banking on our Website.

4. All requests received from you are logged and transmitted to your local Branch for their fulfilment. The requests become effective from the time these are recorded/registered at the respective Branch.

5. When using our Websites, the terms of use applicable to the relevant Website will apply.

6. Availability of Internet Banking services

We work hard to make sure our internet banking services are available at the times you wish to use them. However, we cannot and do not guarantee their availability, nor that access to, and use of, our Websites will be uninterrupted or error free. From time to time we may need to suspend provision of the internet banking services for repair, maintenance or upgrade purposes.

7. We will not, in any event, have any liability to you if we are prevented from, or delayed in, providing any internet banking services due to the failure of any telecommunication link or other equipment or infrastructure not owned or controlled exclusively by us and/or any acts or omissions of third party telecommunications or internet service providers.

8. Instructions

For the purposes of this clause and the web requirements, you agree that any instructions given using your authenticated security details on the internet banking service shall be deemed as written instruction given by you.

9. However, please pay careful attention to the security notice set out in the following clause 10 and comply with it.

10. Security Notice

a) Internet banking is safe and convenient as long as you take a number of simple precautions, including (but not limited to) the following: a) keep your User ID and password secret. This includes (but is not limited to) destroying any password notification immediately after receipt from us, never writing your password or User ID details in a way that might be understood by someone else or recording them on any item or in any place that might be accessed by someone else and taking all reasonable care to ensure that no-one sees your password or username when you use them.

b) You are advised to avoid choosing a password that is generic in nature, guessable/inferable from personal data such as name, date of birth, address, telephone

number, driving licence/car number etc.

c) Treat e-mails you receive with caution and be very wary of e-mails or calls asking you to reveal any personal security details. We or the police will never contact you to ask you for your internet banking password or User ID information.

d) Always access our Website via the www.unionbankofindiauk.co.uk site or by typing the address www.unionbankonline.co.uk into your web browser. Please ensure that you double check the spelling is correct when typing our address into the browser, before using the Website that you are directed to. We will never send you an e-mail with a link through to our internet banking Website; and e) Visit www.banksafeonline.org.uk for more useful information.

11. There is no way to retrieve the password from the system. In case you forget your password, you will have to approach us to re-set the password.

12. Please remember that internet communications are not secure unless the data being sent is encrypted. We cannot accept any responsibility for any unauthorised access by a third party and/or corruption of data being sent to us by e-mail.

13. If you are a victim of internet fraud and someone gains unauthorised access to your Account, then we will refund the full amount of money taken from your Account, provided each of the following sub clauses applies:

a) You have not given your security details (including your password or username details) to anyone else.

b) The loss was not caused by your use of an account aggregation service (i.e. a service provided by another company that allows you to view all of your bank details on a single website).

c) You have not sent us incorrect payment instructions.

d) You have used reasonable care when using internet banking (e.g. logging off at the end of each internet banking session and not leaving your computer unattended while logged on to the internet banking service).

e) You inform us as soon as possible of any security breach, or potential breach, of which you are aware.

f) You have not acted fraudulently

g) You have taken the precautions described in these Terms and Conditions and complied with all other reasonable instructions we may give from time to time regarding security details.

14. Our promise to compensate you in the circumstances described above only extends to a refund of the amount taken from your Account and does not extend to any additional loss you may suffer in consequence of any unauthorised access to your Account.

15. Client browser

Your client browser must be JavaScript enabled.

16. Any amendments to the functionality listed above will be notified to you within your secure internet banking session, before such changes are implemented.

17. Transactions

Some specific conditions apply to transactions processed through internet banking:

a) Transactions carried out in internet banking for transfer of funds within the UK or payment by the Cut-Off Time will be processed on the same Working Day. Instructions received after the Cut-Off Time will be processed on the next Working Day. The transfer of funds or payments will be made through the BACS payment system.

b) An instruction will only be accepted by us if it has been effected through the internet

service using your User ID and password. We will not further check the authenticity of an instruction.

c) We may refuse to act on an instruction, for example if the transaction exceeds a particular value or other limit such as the transactions will create an overdraft or exceeds an agreed overdraft limit.

d) You may terminate your internet services by sending a termination notice to us. Such termination will be effective from the date we receive your notice.

e) Banking instructions to pay money from your Account may not be cancelled once you have authorised them and we have accepted them, unless we agree to do so at our discretion. If we do agree we may make a charge as set out in our Tariff of Charges.

18. Joint Accounts(For retail customers) User ID and password information will be sent to all Account holders separately on request, but for the purposes of the General Terms and Conditions and the requirements:

(1) To provide written confirmation of your request to make a withdrawal from your Account and

(2) To provide all other instructions in relation to the operation of your Account in writing (unless we have made other specific and documented arrangements), any one of you can comply with these requirements by providing us with the relevant details using your authenticated security details on our Website. However, please pay careful attention to the security notice set out above.

19. If any of you inform us in writing of a dispute between you, we will treat this information as notice of termination of the mandate, thereby suspending internet access. Any further transactions will need the authority of all of you.

20. Variation/Termination

We may at any time vary or terminate some or our entire internet banking services. In the case of any material variation, or termination, we will give you as much notice as we reasonably can in the circumstances. Changes will be notified to you through a notification on the Website.

21. Use of Cookies

When you or your representatives use a computer or other device to access websites operated by us and associated third parties, information may be stored and accessed on that device:

- a) To improve your experience

- b) To improve the functionality, security and performance of those websites

- c) To provide you with promotional content and/or

- d) To provide us with information about how those websites are used, and how users arrive at those websites.

22. In the event that you or your representatives receive emails sent by or on behalf of us, such emails may contain technologies to track for market research purposes whether those emails are opened and whether internet links contained in those emails are accessed.

23. You agree to information being stored, accessed and used in this way.

24. We may also exchange, analyse and use relevant information about you or your representatives in the way described above to ensure that promotional content displayed on screen when you use our websites is more likely to be relevant and of interest. Further information is available on our cookies policy and website terms at our website www.unionbankofindiauk.co.uk

25. For any help, please email us at ebanking@unionbankofindiauk.co.uk or write to us at the following address

Customer Care Team (Internet Banking)

Union Bank of India (UK) Ltd

Senator House

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