

Changes to our General Savings Conditions



As a result of changes to regulations which apply to payments to and from your bank account, we're making changes to our General Savings Conditions. The new General Savings Conditions are available from the **Useful Documents** page on our website chartersavingsbank.co.uk/help/documents

What's going to change?	
The changes we've made reflect that:	Condition
<ul style="list-style-type: none"> the payment services conditions apply to Electronic Transfers to and from your account. 	Condition 3
<ul style="list-style-type: none"> you can request regular monthly or weekly payments and can cancel an instruction to make a payment for a future date by logging into our online banking service at any time prior to the end of the working day before the date the payment is to be made. 	Definition of Payment instruction, Condition 11.2 and the Schedule Paragraph 2
<ul style="list-style-type: none"> we will co-operate with you and any bank which sent us a payment to recover payments where incorrect payment details were provided by you. 	Condition 8.3
<ul style="list-style-type: none"> we will pay interest on payments credited to your account from the working day we receive the payment provided we receive it by 8pm, and we no longer refer to cut off times. 	Condition 8.7 and 8.8
<ul style="list-style-type: none"> as well as making a payment to your nominated account, you can make a payment to another account you have with us (subject to the terms and conditions of that account). 	Condition 11.1
<ul style="list-style-type: none"> if you ask for a payment to be made and it is received into your Nominated Account later than as set out in condition 11.4 we will, if you ask us to, ask the bank that received the payment to correct the amount of interest and charges as if the payment had been received by them on time. 	Condition 11.5
<ul style="list-style-type: none"> you can request a payment at any time up to 3pm on a working day. If we receive a request after that time, then we will treat it as a request to make a payment on the next working day. 	Condition 11.2
<ul style="list-style-type: none"> if you tell us a payment hasn't been made, has been made late or we made it incorrectly to an account other than your Nominated Account, we will refund your account without undue delay backdated to the date the payment was taken from your account, except in certain circumstances (which have not changed). 	Condition 12.2
<ul style="list-style-type: none"> if we are not responsible for an incorrect payment and you ask us in writing, we will co-operate with you in recovering the funds and provide you with all relevant information. 	Condition 12.2
<ul style="list-style-type: none"> you must take care of your Personal Security Details and selected personal information to help prevent fraud and protect your Account, and we have changed the instructions we give to assist you in doing this. 	Condition 15.6
<ul style="list-style-type: none"> if you are not responsible for any unauthorised use of your Personal Security Details, we will refund the amount of the unauthorised transaction as soon as practicable and in any event no later than the end of the next working day, backdated to the date the payment was taken from your account to put you back in the position you would have been in if the unauthorised payment hadn't been made unless we reasonably suspect fraud. 	Condition 17.4

<ul style="list-style-type: none"> we will provide you with a statement monthly. You can view this by logging into our online banking service and we will send you an email each month to let you know when a new monthly statement is available to view. You should print or save a copy of that statement each month for future reference. This information will not be available, and you will not be able to view your account, by logging into our online banking service after you have closed your account. If you do close your account we will send you a final paper statement. 	Condition 23.3
<ul style="list-style-type: none"> we will not charge you for a statement unless you ask us for a paper copy of a statement that we have previously provided on paper. 	Condition 23.3
<ul style="list-style-type: none"> we may tell you about suspected or actual fraud, or a security threat to your account, by post, email, text or message on our online banking system. 	Condition 26.2
<ul style="list-style-type: none"> if we are asked to return funds we receive from another bank, we may need to pass on information we have about you to that bank and we may obtain, access, retain and process your personal data when making or receiving a payment. 	Condition 27
<ul style="list-style-type: none"> the courts which will have jurisdiction over any dispute between us, will be those of England and Wales, unless you live in Scotland or Northern Ireland in which case the courts of Scotland or Northern Ireland will have jurisdiction. 	Condition 31
<ul style="list-style-type: none"> you can end the Payment Services Conditions at any time and we will not charge you for doing so after 6 months from when you opened the account. 	Schedule Paragraph 7

We'll operate your account in accordance with these changes with effect from 13th January 2018, although your agreement with us will not be formally amended until 13th March 2018.

Do I need to do anything?

If you're happy with the changes then you don't need to do anything and the changes will apply automatically from 13th March 2018.

If you are not happy with the changes then, although we hope you won't, you can close your account at any time subject to any minimum term, notice period or charge by way of loss of interest (Cash ISAs only) that may apply.

Alternatively, if you just want to end the part of your agreement which relates to the electronic payments to and from your account (the Payment Services Conditions), then you can end that part of the agreement at any time until 13th March 2018 without giving us any notice or incurring any charge.

Would you like further help and information?

If you have any questions or are unsure of anything, please visit the **Frequently Asked Questions** page on our website. Or, if you prefer, call us on 0800 032 9999. We're open from 8am to 8pm Monday to Thursday, 8am to 6:30pm on Fridays, 9am to 5pm on Saturdays and 10am to 4pm on Sundays.

We can provide literature in large print, Braille and audio. Please ask us for this leaflet in an alternative format if you need it.