

Halifax International Online Terms and Conditions

Before you can start using Halifax International Online, you must first register for Halifax International Telephone Banking Service. This will help us to identify you if you need help with the online service over the telephone. You can apply to register for Halifax International Telephone Banking in your account application form, or if you are applying to use the Halifax International Online service after you have opened your account you will have to complete the Halifax International Telephone Banking registration first before continuing with this application for Halifax International Online. Please contact us by telephone to complete this registration.

Before you can start using Halifax International Online, you must also agree to be bound by the conditions below. You must read the conditions before you decide whether to accept them. If you agree to be bound by these conditions, please click the "Accept" button below. If you click on the "Decline" button, you will not be able to continue your registration for our online services. We strongly recommend that you print a copy of these conditions for your reference.

1. Definitions

In these conditions the following words have the following meanings.

- 'Account' - any Halifax International account which you hold and access via Halifax International Online.
- "Additional security details" - the additional information you give us to help us identify you including the additional security question you provide yourself.
- 'Password' and 'username' - the password and name you choose to identify yourself when you use Halifax International Online.
- 'We', 'us' and 'our' - mean Lloyds TSB Offshore Limited in relation to all services. Halifax International is a registered business name in Isle of Man and Jersey for Lloyds TSB Offshore Limited.
- 'You', 'your' and 'yourself' - refer to the person who has entered into this agreement with us.

2. Using Halifax International Online

- a. These conditions apply to your use of Halifax International Online in relation to any accounts and, if there is a conflict between these conditions and your account conditions, these conditions will apply. This means that, when you use Halifax International Online both sets of conditions will apply unless they contradict each other in which case, the relevant condition in these conditions will apply.
 - b. If any of your accounts is a joint account these conditions apply to all of you together and any of you separately. If more than one of you uses Halifax International Online you must each choose your own username, password and additional security details.
 - c. When you use Halifax International Online you must follow the instructions we give you from time to time. You are responsible for ensuring that your computer, software and other equipment are capable of being used with Halifax International Online.
 - d. The Halifax International Online site is secure. Disconnecting from the Internet or leaving these sites will not automatically sign you off. You must always use the sign off facility when you are finished and never leave your machine unattended while you are signed in. As a security measure, if you have not used the site for more than a specified period of time we will ask you to sign in again.

3. What rules apply to security?

- a. Once you have registered with Halifax International Online you must provide us with identity details before we will allow you to use the services for the first time. You must enter your identity details immediately after signing in, so we can identify you.
- b. Every time you use Halifax International Online you must give us your username, your password; and the answer to an additional security question.
- c. You can change your username or password online by following the instructions on the screen.
- d. For administration or security reasons, we can require you to choose a new username or change your password before you use (or carry on using) Halifax International Online.
- e. You must not write down or let anyone else know your password, identity details or additional security details, and the fact that they are for use with your accounts.
- f. If you think that someone else knows your password or any of your additional security details or has used any of them to use Halifax International Online, you must do the following:
 - o For your password, change it online as soon as possible. If you have difficulty changing your password, you must phone the Halifax International Online Helpdesk on +44 (0)1534 846 599 immediately.
 - o For your additional security details, you will need to phone the Halifax International Online Helpdesk on +44 (0)1534 846 599 immediately to change your additional security details.
- g. We may give the police or any prosecuting authority any information they need if we think it will help them find out if someone else is using your username, password or any of your additional security details.
- h. We may keep any e-mails sent to or from us. We do this to check what was written and also to help train our staff.
- i. If we think that:
 - o someone else is trying to use Halifax International Online for your accounts;
 - o the wrong username, password or any of your additional security details has been used for your account;
 - o you or someone else is using Halifax International Online illegally;
 - o you are not keeping to these conditions or the conditions of any of your accounts; or
 - o your username, password or any of your additional security details might be known or used by someone else,

we can stop you (or someone else) using Halifax International Online. We will tell you as soon as possible if we do this.

- j. We may require you to provide one or more of the additional security details and/or enter your password again before we accept instructions about your account.
- k. You must not tell anyone your password or additional security details.

4. What is the extent of your liability?

- a. If you are a victim of fraud through Halifax International Online we guarantee that you won't lose any money on your accounts and will always be reimbursed in full.
- b. Unless you are a victim of fraud, you are responsible for all instructions and other information sent using your username, password or additional security details.
- c. You will not be held responsible for any instructions or information sent after you have told us that someone knows your password or additional security details or has used any of them to access Halifax International Online.
- d. We do not accept responsibility for any loss you or anybody else may suffer because any instructions or information you send us are sent in error, fail to reach us or are distorted unless you are a victim of fraud.
- e. We do not accept responsibility for any loss you or anybody else may suffer because any instructions or information we send you fail to reach you or are distorted unless you have been the victim of fraud.

5. How we can change these conditions

- a. We may change these conditions for any reason by giving you written notice or by publishing the change on our web site.
- b. We may send all written notices to you at the last e-mail address you gave us. You must let us know immediately if you change your e-mail address (you can do so online), to make sure that we have your current e-mail address at all times.

6. Jurisdiction

This online service by Halifax International is governed by Isle of Man law.

We strongly recommend that you print a copy of these conditions for your reference.

Halifax International is a registered business name for Lloyds TSB Offshore Limited.

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