

Online account service Terms and conditions

Effective from 28 June 2018

Building a greener society

Please read these Terms and Conditions (referred to as 'Conditions') carefully. If there is anything that you don't understand or have any queries about please contact our Savings Team. Our staff will be happy to answer your questions.

Ecology Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Our Financial Services Register number is 162090. You can view the FCA's Register on their website at register.fca.org.uk or by contacting the FCA on 0800 111 6768.

How to contact us

You can contact us by:

- visiting our office at **7 Belton Road, Silsden, Keighley, BD20 0EE**
- telephoning us on **01535 650 770**
- visiting our website at **ecology.co.uk**
- emailing us at **savings@ecology.co.uk**

Our normal business hours are 9.00 am to 5.00 pm Monday to Friday. An answerphone is in operation outside these hours.

1 Introduction

1.1 These Conditions are in addition to the *Saving with Ecology: General terms and conditions*, Product Specific Conditions and Mortgage Conditions which define our mutual responsibilities in respect of your dealings with the Society. If there are any inconsistencies between these sets of Terms and Conditions, the Conditions below will prevail.

1.2 In these Conditions –

“the Society”, “us”, “our” and “we” refer to Ecology Building Society, and include our successors and anyone to whom we transfer our rights in respect of an account

“you” and “your” refer to Ecology online service users

“User ID” means the unique identification number issued to each member who registers to use our online service

“Memorable Information” means the personal piece of information you chose when registering to use our online service

“Password” means the personal word or string of characters that you chose when registering to use our online service

“Activation Key” means the unique code which is issued by the Society and is required to complete the registration process upon your first login to our online service

“Working Day” means a day other than Saturday, Sunday or bank holiday in England and Wales.

2 Security

2.1 When you first request access to our online service you must choose a Password and one piece of Memorable Information. After verifying your identity we will issue you with a User ID and Activation Key to your registered postal address.

2.2 Each time you access our online service we will ask you for your User ID, your Password and two random characters from your Memorable Information so that you can prove, and we can authenticate, your identity.

2.3 You must take reasonable steps to keep your security details (such as User ID, Password and Memorable Information) secure at all times. In particular, you must:

- a) never make a record of your Password or Memorable Information in a way that can be easily understood by someone else; and
- b) never tell anyone else (including the Society's staff) your Password or Memorable Information.

2.4 If you believe that your security details have been lost, stolen or compromised, or that someone has accessed your account through our online service, you should telephone us on 01535 650 770 at the earliest opportunity

2.5 We may suspend or limit access to our online service where:

- a) we have been informed that your security details have been lost, stolen or compromised;
- b) we believe (or have been informed) that someone has accessed our online service without authorisation;
- c) we have concerns about the security of your information and/or our systems; or
- d) we are obliged to do so as a result of our legal or regulatory obligations.

2.6 Where we suspend access to our online service:

- a) we will attempt to inform you in advance and we will explain our reasons for doing so. If we cannot inform you in advance, we will inform you as soon as possible afterwards. However, we are not obliged to inform you where doing so would compromise our reasonable security measures or would be unlawful; and
- b) we will restore access to our online service, or issue new security details to you in order to access our online service, as soon as possible after the reason for us suspending, cancelling or limiting access or use has ceased.

2.7 The Society reserves the right to refuse to register or amend any Password or Memorable Information.

2.8 User IDs, an associated Password and pieces of Memorable Information are unique to individuals and must not be shared with others.

2.9 Joint account holders must register separately for this service and each account holder must have an individual email address.

2.10 If you forget your Memorable Information or Password you can reset these via our online service's 'Forgot password' facility. You will be able to regain access to the service once we have sent a new Activation Key to your registered email address.

2.11 The Society does not recommend that you access your account from a public site, such as a Cyber café or library. If you use a shared computer, always sign out completely.

2.12 We have taken reasonable steps to ensure our online service is secure; however, we cannot guarantee the confidentiality or privacy of any information passing over the internet or that it will not be interfered with.

2.13 If you fail to provide the correct security details we will block access to your account(s). You will then need to follow the process for resetting your Password or Memorable Information as described in Condition 2.10. If you forget your User ID, you will need to contact the Society.

2.14 You must follow any instructions we give you from time to time regarding the safe keeping and use of your security details. Such instructions may be given on our online service, on our website, or in member mailings and newsletters.

3 Provision of Service

3.1 We will endeavour to have our online service available 24 hours a day. The Society will not be liable for any reason if the site is unavailable, for however long the period might 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.

3.2 We shall be entitled to terminate 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 members, or have attempted to introduce any viruses into our systems. Our rights to suspend the service are set out in the *Saving with Ecology: General terms and conditions*.

3.3 If you have a joint account then any one of you may use our online service but you must each use your own User ID, Password and Memorable Information. The secure messaging facility within our online service can be used for notifying us of changes to your registered address but where more than one signature is required to operate the account we must receive signed confirmation from the relevant number of signatories. Certain changes, such as change of names, must be notified in writing along with proof of the change. You should not use the secure messaging facility to notify us that your security details have been lost or stolen, or if you believe someone has used your security details to access your account.

3.4 Where an account is held in joint names, to be able to use our online service's Transfers and Withdrawals facility your savings account must be set up so that any one of you can authorise withdrawals. Our online service's Transfers and Withdrawals facility is not available if two or more of you are required to authorise withdrawals. It is also not available to members that operate accounts on behalf of someone else such as a trustee account for a child, or for an organisation (group, charity or company). You can, however, still register these type of accounts for our online service in order to view the account information.

3.5 You must be aged 16 years or over in order to register to use our online service.

3.6 We accept no responsibility for the content of any other site for which a link from this site is provided.

3.7 The 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.

3.8 By accessing any part of this site, you shall be deemed to have accepted these Conditions in full.

4 Withdrawals and Transfers

4.1 Withdrawals and transfers via our online service to third parties in any instance are not permitted.

4.2 You can enable online bank transfers within our online service by providing us with details of your nominated bank account. This must be a bank account in the name of one or all of the account holders. The bank account specified must be operated in the United Kingdom with a valid UK sort code and bank account number. Within two Working Days of receiving your nominated bank account details we will verify them and once satisfied that the details are correct we will activate your account for bank transfers. If we are unable to verify that the details are correct we will contact you within five Working Days.

4.3 We will normally advise members via the online messaging system, or by email, when a transaction cannot be processed.

4.4 If you have a joint account it must be set up so that any one of you can authorise a transaction or make an amendment to the account in order to be able to request transactions via our online service.

4.5 Please note that all cheques requested via our online service will be made payable to the account holder(s), therefore all account holders' names will appear on cheques drawn from joint accounts. Cheques will be posted on the day of issue to your registered address.

4.6 Transfers are available to other accounts that you hold with us; however, these accounts must also be registered on our online service.

4.7 If you have an Eco-60 account, whilst your balance is under £25,000 and the interest rate is the same as the equivalent no notice account, we allow immediate withdrawals from your account without loss of interest. If you request a withdrawal via our online service and your balance is £25,000 or above, then you are agreeing to the funds being withdrawn immediately with 60 days' loss of interest on the amount withdrawn (please refer to the Product Specific Conditions). Withdrawals are not permitted via our online service for the 90-Day Notice Account.

4.8 For passbook accounts, we request that you send your passbook to the Society at least annually for updating.

4.9 If you close an account that is registered on our online service you will still be able to view the transaction history if you retain other accounts with the Society. If; however, you are no longer a member then your online service registration will be cancelled.

4.10 You cannot request closure of an account via our online service. In order to close your account you must send signed written instructions to our office and, where issued, enclose your passbook.

4.11 If you have an account registered on our online service and your account is closed and transferred to a new account number (for example, following a lost passbook declaration), we will add your new account number onto our online service to enable you to view your account.

5 Variation


These Conditions may be varied in the ways set out in the *Saving with Ecology: General terms and conditions*. We will do this either in writing, or by email, or by secure message, or by notice within our online service.



T 01535 650 770

W ecology.co.uk

E savings@ecology.co.uk

 EcologyBS

 @EcologyBS

Ecology Building Society

7 Belton Road

Silsden

Keighley

West Yorkshire

BD20 0EE

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