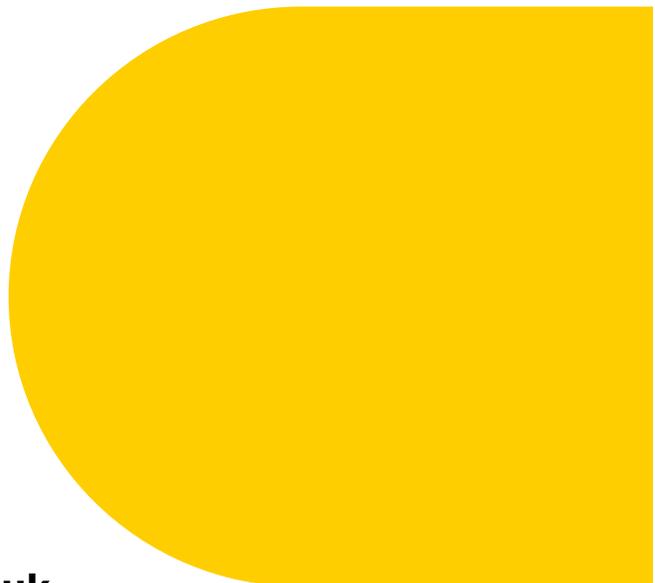




Digital Service Terms & Conditions

Effective from 23 March 2026



www.ecology.co.uk

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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 relevant Product Conditions 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 Digital Service users

Digital Service refers to the Online Banking Service and the Ecology App

“user ID” means your unique email address

“password” means the string of characters that you chose when registering to use our online banking service and/or the Ecology App

“working day” means a day other than Saturday, Sunday or bank holiday in England and Wales and Scotland where they align to England and Wales.

2. Security

2.1 When you first request access to our Digital Service you must register with your email address and create a password which will generate a one-time passcode. This one-time passcode will be sent to you to input, after which you will create a unique PIN and complete registration. Your email address must be unique to you and not shared with another Ecology customer. You will also be asked to set up a linked bank account which you can use to carry out transactions once you have completed the registration process.

2.2 Following initial registration every time you subsequently use our Digital Service; you will be prompted to log in using your email address and password. If you are using the App, you will access your account via your PIN or biometrics on your device. If you are accessing the Digital Services via the web, once you have input your email address and password, a one-time passcode will be generated and sent to you by SMS to proceed further.

2.3 You must take reasonable steps to keep your security details (such as user ID and password) secure. You must:

- a) never make a record of your password in a way that can be easily understood by someone else;



- b) never tell anyone else (including the Society's staff) your security details;
- c) choose security details that are not easy for someone to guess;
- d) when you are logged into your account, never leave your device unattended;
- e) only store your own biometric data on your device such as fingerprints or facial recognition;
- f) accept and don't disable any function or setting on your device that is designed to strengthen the security of your authentication.

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

2.5 We may suspend or limit access to our Digital 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 Digital Service without authorisation;
- c) we have concerns about the security of your information and/or our systems;
- d) we are obliged to do so because of our legal or regulatory obligations.

2.6 Where we suspend access to our Digital 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 if doing so would compromise our reasonable security measures or would be unlawful; and
- b) we will restore access to our Digital Service, or inform you, so you can re-register for our Digital 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, amend or re-set any password.

2.8 User IDs and associated password are unique to individuals and must not be shared with or used by others.

2.9 If you forget your password or other security details (but not your email address) you can reset these yourself. If you need to change your email you will need to contact us. Biometric data and/or a mobile PIN is held locally on your device and therefore cannot be accessed or reset by us.

2.10 The Society does not recommend that you access your account from a public location, such as a café, library, airport or hotel which offers free public Wi-Fi access. If you use a shared computer, always sign out completely.



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

2.12 If you fail to provide the correct password more than five times, you will be locked out and will need to reset your details.

2.13 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 Digital Service, on our website, social media or in member updates and newsletters.

2.14 When using the Ecology App, you must take all security measures on your mobile device as we recommend from time to time. If you fail to do so, you will be solely responsible for any risks or consequences arising from the use of your device to access the App.

2.15 The PIN you set for your use of the App is local to your device. We will not know what it is, have access to discover it or ever ask you to disclose it.

2.16 If you choose to use Biometric data to authenticate with the App, your biometric data will only be stored on your device.

3. Provision of Service

3.1 We will endeavour to have our Digital Service available 24 hours a day. The Society will not be liable for any reason if the site is unavailable, regardless of duration. Therefore, 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 systems fraudulently or maliciously or to accounts of other Members or have attempted to introduce any malware 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, any one of you may use our Digital Service, however, you must each use your own user ID and password. Each individual user will need to be registered with their own unique email address and password.

3.4 Our Digital 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, Power of Attorney or for an organisation (group, charity or company). You can still register these types of accounts for our Digital Service in order to view the account information. Please note that if you register as a signatory or trustee for an organisation, the user ID is your personal user ID and must not be shared with any other members of your organisation.



3.5 You must be aged 18 years or over to register to use our Digital Service.

3.6 We accept no responsibility for the content of any other site for which a link from our Digital Service platforms is provided.

3.7 Our Digital Service is for the purposes of allowing you access to Ecology Building Society products and services. Content on the Digital Service platforms should not be relied upon as financial advice.

4. Withdrawals and Transfers

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

4.2 Online bank transfers within our Digital Service can only be made to your linked bank account or another Ecology Account. Your Linked Account must be a bank account in your name. The bank account specified must be operated in the United Kingdom with a valid UK sort code and bank account number.

4.3 We will normally advise members via email when a transaction cannot be processed.

4.4 If you close an account that is registered on our Digital Service you will still be able to view the transaction history for up to 12 months, even if you no longer hold an open account with us.

4.5 Unless stated otherwise in the relevant Product Conditions, you can request closure of your account via the Digital Service or by telephone.

4.6 Withdrawals and/or closures using our Digital Service have a daily withdrawal limit of £25,000. If you require a larger amount, you will need to telephone us to request the withdrawal. This includes providing notice for a notice account.

5. Using our App

5.1 Our App and its content are provided for the purposes of opening and managing your account(s) with us. There may be some restrictions on account openings depending on the type of account, for example Powers of Attorney.

5.2 By registering and using our App you confirm that you accept the Terms of Use and that you agree to comply with them. If you do not agree to these terms, you must not register or use the App.

5.3 We grant you a non-exclusive, non-transferable, royalty free license to use the App (which has been developed for general use) without the right to grant sub-licences to



third parties. This licence will govern any software updates that we provide, and you must not distribute, publish or otherwise pass the App on to anyone else.

5.4 Our App is designed to work in the United Kingdom and may not be accessible or work properly in other locations.

5.5 Some features of our App may not be available depending on your computer, mobile device or operating system.

5.6 The App is available to you free of charge (although your mobile network operator may charge you to download or access the App whether from the UK or abroad).

5.7 We will always try our best to make the App and its contents available to you. However, we cannot guarantee that they will be:

- a) uninterrupted
- b) accurate, error-free or complete (we frequently update our App, but from time to time the content may be out of date)
- c) secure or free of viruses or other harmful code

5.8 Whenever possible, we will let you know in advance when we plan to update the App, particularly if that means the App will not be available or fully functional for any period (in which case we will let you know how long this is expected to last). If we have some emergency or unplanned maintenance to perform, we will do our best to let you know as soon as we can. To ensure that the App remains operational and for security purposes, we may remotely update the App without requiring any action from you.

5.9 Unless we notify you otherwise, you will only be able to use one device at a time to access and use the App. If you need to change the device you use, you will be asked for some additional information as well as your log on details to verify your new device.

5.10 When using our App, you should not do any of the following:

- a) Install the App on, or transfer the App to, anyone else's device.
- b) Transmit any data or material that is harmful to other programs, software, or hardware (for example, viruses, Trojan horses, worms).
- c) Alter, modify, reverse-engineer, copy or reproduce any part of the App.

5.11 To ensure that the full range of App functionality is available to you, you should keep the App updated. Where an update is not delivered automatically you will need to download it yourself. Failure to upgrade the App when we make new versions of it available, or failure to install updates of your device's operating system when they are released, may mean that certain App features are not available or do not work as intended, and we are not responsible for failures of the App to perform in these circumstances. We are not responsible for ensuring that our App continues to operate on older versions of operating systems which have not been upgraded by the operating system provider.



5.12 These App Terms are between us and you, not Apple and Google. Google and Apple have no responsibility for the App or its content. If there are any conflicts between these App Terms and the Apple Media Service Terms and Conditions (“Apple Terms”) or Google's Rules, the Apple Terms and Google's Rules will apply as applicable.

5.13 We license you to download the App onto any Apple-branded product, and to use it once you have downloaded it, provided you follow all the rules described in these conditions and the Apple Terms.

5.14 We are responsible for customer service in relation to the App and can help you if you are having any issues. You acknowledge that Apple and Google have no obligation whatsoever to provide any support or maintenance services in relation to the App.

5.15 If any third-party claims that the App, or your possession and use of the App, infringes their intellectual property rights, we (and not Apple or Google) will be responsible for investigating the claim and, where appropriate, for defending, settling and/or discharging it.

5.16 Any claims, losses, liabilities, damages, costs or expenses will be our sole responsibility subject to these Digital Service Terms. Apple has no other responsibility or obligation in relation to the App.

6. Communication

6.1 By registering to use the Digital Service, you are agreeing that we may at our discretion send account and membership related notices and information to you by email at the latest email address held on your records.

6.2 We may also telephone you or send an SMS or PUSH notification if you have the App. We may also place notices on our website and the App.

7. Variation

These Conditions may be varied in the ways set out in the *Saving with Ecology: General Terms and Conditions, condition 22*. We will do this either by email, or by secure message, or by notice within our Digital Service, or by writing.

8. Law

English law applies to these conditions. If you live in Scotland, Scottish law applies. If you live in Northern Ireland, Northern Irish law applies. If there is a dispute between us, you can take legal action against us in any UK court.

It is important that you read these conditions carefully. If there is anything that you don't understand or have any queries about, please contact our Member Services Team. Our colleagues will be happy to answer your questions.



This page sets out some helpful information along with the conditions.

Who we are regulated by

We're authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We're entered on the Financial Services Register and our firm reference number is 162090.

Financial Services Compensation Scheme

We're a member of the FSCS and our savings accounts are covered by the Financial Services Compensation Scheme (FSCS). FSCS can pay compensation to customers if they're eligible and a bank or building society is unable to pay a claim against it, usually if the bank or building society stops trading or is insolvent. Compensation limits apply depending on the type of claim. Please read the depositor information sheet provided at account opening or visit fscs.org.uk to find out more.

How to contact us

You can contact us by:

Visiting our website at www.ecology.co.uk

Email: info@ecology.co.uk

Phone: 01535 650 770

Visiting our office at:

Ellis House
7 Belton Road
Silsden
Keighley
West Yorkshire
BD20 0EE

Our normal business hours are 9am to 5pm Monday to Friday (except Tuesdays when we're open 10am to 5pm). We're closed on bank holidays.

Any changes to our opening hours will be notified through updates on our website and messages on our telephone answering service. Outside these hours, you can leave us a message by email, through the Digital Service or via our telephone answering service.

