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Connect Accounts Service – Terms and Conditions

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1. These Conditions

- 1.1 These Conditions apply to the Connect Accounts service (described below). It is really important that you read them carefully before accepting them. They set out your rights and responsibilities to us, and our rights and responsibilities to you, when you are using the Connect Accounts service.
- 1.2 We recommend that you print or save a copy of these Conditions. We will also e-mail a copy of them to you so that you can keep them safe for future reference.
- 1.3 These Conditions work alongside and should be read together with the terms and conditions relating to your account(s) with us (the "Account Conditions") and our Digital Banking Services terms and conditions (the "Digital Conditions"). These Conditions, the Account Conditions and the Digital Conditions apply to your use of the Connect Accounts service. If there is a conflict between these Conditions and the Account Conditions or the Digital Conditions, these Conditions take precedence.
- 1.4 These Conditions also work alongside and should be read together with our Fair Processing Notice which can be found at <https://www.youandb.co.uk/privacy>
- 1.5 If you have any questions, please contact us. You can get in touch by visiting a branch or calling the phone numbers on our website (at the "Contact Us" or "Get Help" sections).
- 1.6 These Conditions are only available in English. We'll communicate with you in English regarding the Connect Accounts service.
- 1.7 These Conditions are between you (the customer) and us. In these Conditions, when we talk about "we", "us" and "our" we mean Clydesdale Bank PLC, registered in Scotland (No SC001111) with registered office 30 St Vincent Place, Glasgow G12HL. B products and services are provided by Clydesdale Bank PLC (which also trades as Yorkshire Bank).
- 1.8 The Connect Accounts service is only available to you if you:
 - 1.8.1 hold an account with us;
 - 1.8.2 use the B app; and
 - 1.8.3 have an iPhone device with iOS 10 or later.

2. What is the Connect Accounts service?

- 2.1 The Connect Accounts service is an account information service. It allows you to see details relating to the accounts you hold with other financial institutions ("Account Providers") on your B app, provided that you give us permission to obtain that information from your Account Providers.
- 2.2 If you use the Connect Accounts service, you agree that we have the right to use information obtained from your Account Providers in order to display it to you on your B app.

3. Who provides the Connect Accounts service?

The Connect Accounts service is provided to you by us. We may use a service called DirectID to help us provide the Connect Accounts service. DirectID is a service provided by our trusted partner The IDCo Limited (company number SC400459) ("IDCo"). If we do so, IDCo will access the information from the accounts you hold with Account Providers that we show you on your B app.

4. Access to the accounts you hold with Account Providers

- 4.1 When you setup the Connect Accounts service and when you use the feature allowing you to add a new account on the Connect Accounts service, you must provide your permission (when we ask) to allow us to access details about the accounts you hold with other Account Providers. When we ask for your permission, we will explain to you which details we will access relating to your accounts.

- 4.2 Once you have given your permission, we will access details relating to the accounts you hold with Account Providers regularly in order to provide you with the Connect Accounts service. You can tell us at any time through your B app that you do not want us to access such details from the accounts you hold with any or all Account Providers, and we will stop doing so immediately.

5. Charges

We do not charge you for the Connect Accounts service.

6. Availability of the Connect Accounts service

- 6.1 Your use of the Connect Accounts service may be interrupted from time to time. There a number of reasons that this could happen, including if there is a problem accessing the information we need from your Account Providers. We will not be responsible for any delays or interruptions in the Connect Accounts service.
- 6.2 We may withdraw the Connect Accounts service on a temporary basis at any time.

7. Information we show you through the Connect Accounts service

The information we show you through the Connect Accounts service is obtained from your Account Providers. We do not check the accuracy of the information and we rely on your Account Providers to ensure that the information is accurate, up to date and complete. We will not be responsible for the accuracy, reliability or completeness of the information. You should use the information we provide as guidance and you must not rely on it as evidence of a certain balance being available in your account with your Account Provider at any given time.

8. Changes to these Conditions

- 8.1 The Connect Accounts service may be updated without us needing to make changes to these Conditions. You should log into or access your B app regularly to check what has changed.
- 8.2 The Connect Accounts service may also be updated in a way that means we need to make a change to these Conditions. If that happens, we'll notify you in accordance with the clause headed "Changes in the Digital Banking Services/Conditions" in the Digital Conditions.

9. Removing your access to the Connect Accounts service

- 9.1 We may stop you using the Connect Accounts service for the same reasons as set out in the clause headed "Removing access to Digital Banking Services" in the Digital Conditions.
- 9.2 You can stop using the Connect Accounts service at any time. If you wish to do so, you should remove your permission for us to access the accounts you hold with all Account Providers using the B app.

10. Complaints

If you're not happy with the Connect Accounts service, please see your Digital Conditions which set out details of what you can do if you have a complaint.

11. Governing law and jurisdiction

These Conditions (and any non-contractual obligations relating to them) are governed by the law of the country in which your branch is situated and are subject to the non-exclusive jurisdiction of the courts of that country.

**This document is available in large print, Braille and audio.
Please speak to a member of staff for details.**

www.youandb.co.uk