

FidBank UK Website Terms & Conditions

This is the official site of FidBank UK.

1. Please read the under-noted conditions carefully before using the site

This page (together with the documents referred to on it) ("Website Terms and Conditions") tells you the terms of use on which you may make use of our website www.fidbank.co.uk ("Website"), whether as a guest or a registered user.

References to "we", "us" or "our" are references to FidBank UK. References to "you" or "your" are references to any person accessing this website. Please read these Website Terms and Conditions carefully before you start to use the Website. By using the Website, you indicate that you accept these Website Terms and Conditions and that you agree to abide by them. If you do not agree to these Website Terms and Conditions, you may not access or use the Website. If you have any questions, please contact our Banking services department on +44 (0) 20 7920 6126.

We are registered in England and Wales under company number 04661188 and have our registered office at 1 King's Arms Yard, London, EC2R 7AF. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority ("FCA and PRA").

2. Company Information and Compliance

FidBank UK complies with the UK regulatory laws including privacy laws. If you have a dispute that cannot be resolved through our internal complaints procedure, you will be entitled to make a complaint to the Financial Ombudsman Service (FOS). Their contact details are as follows: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567

Email at: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

FidBank UK is covered by the Financial Services Compensation Scheme. Further details of the scheme are available here: <https://www.fscs.org.uk/>

You can view the FCA register at <https://register.fca.org.uk/>

3. SITE TERMS

These Website Terms and Conditions govern the use of this Website and by accessing this Website you agree to be bound by them. Access to this website is permitted on a temporary basis, and we reserve the right to withdraw or amend the products and services we provide on this site without notice. FidBank UK reserves the right to change these Website Terms and Conditions at any time without notice by posting the changes on the Website and your use of the Website after such change will be subject to these Website Terms and Conditions as amended. You are responsible for ensuring that all persons who access this site through your internet connection are aware of these Terms and comply with them.

This Website and these Website Terms and Conditions are governed by English Law. Any disputes arising from this Website shall be resolved by the English courts.

This Website is designed for use in the UK and is not directed to, nor intended for distribution or use by, any person or entity in any jurisdiction or country where the publication or availability of this Website or such distribution or use would be contrary to local law or regulation. Should you access information on this Website, it is your responsibility to comply with the applicable local, national or international laws and any use of this Website outside the UK is entirely at your own risk. For guidance relating to your specific situation, please contact your legal adviser.

You are welcome to use this Website for the following purposes:

- To obtain information;
- To check the suitability and availability of our products; and
- To apply for products and services offered through the Website.

You may print off one copy only of any individual page of this Website for your own personal use. This includes making copies solely for the purpose of storing the same into a cache memory or copies made when a file is downloaded.

You cannot:

- Copy (whether printing onto paper, storing on a disk or any other way), distribute (including distributing copies), tamper with or alter in any way or otherwise use any material in this Website except as allowed above;
- Copy any material from this Website for any other commercial purposes;
- Use the Website for activities that breach laws, infringe any other parties' rights or breach any standards, content requirements or codes published by any relevant authority;
- Use the Website in any way that interferes with our systems or other users, or in any way that harasses, menaces or harms anyone. You will indemnify us from and against all actions, claims, suits, demands, liabilities, costs or expenses arising out of, or in any way connected with, use of the Website by you or any other person using your login information;
- Use the Website to make any speculative, false or fraudulent reservation or any reservation in anticipation of demand;
- Use the website to transmit, or procure the sending of any unsolicited or unauthorised advertising or promotional material or any other form of solicitation (spam);
- If you print off, copy or download any part of our Website in breach of these Website Terms and Conditions, your right to use our Website will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

4. LIABILITY, SECURITY AND USE OF THIRD PARTY INFORMATION AND SITES

The undernoted clauses apply, as far as the law permits, to our exclusion or limitation of any legal liability. Please read carefully:

- There is information contained on the Website about our services. We have taken all reasonable care to make it concise, accurate and easy to use. However, we give no warranties of any kind whether express or implied that this site is accurate, complete, or up to date. We will have no liability to you if it is not.
- We do not endorse any information about our products and services provided by any third party.
- You must ensure that any products or services provided by us are suitable for your requirements.
- We are in no way responsible for anything mentioned on or linked to this site that is marketed and/or provided by another party. You use such links entirely at your own risk and we accept no liability for the contents, use, availability, accuracy or otherwise of such third party sites or third party material.
- Internet communications are not secure against interception, modification, or forgery. FidBank UK therefore cannot guarantee that any internet communication is authentic and does not accept any liability for unauthorised use of information drawn from this Website, unauthorised access by a third party and/or corruption of data being sent to FidBank UK.
- FidBank UK cannot accept instructions relating to financial transactions by email and may require written or verbal confirmation of any other communication received.
- Nothing on this Website constitutes or should be construed as an offer or recommendation, nor does it purport to give or provide any financial, investment, legal, tax, professional or other advice and no such advice is given.
- FidBank UK will accept no liability in any event including (without limitation) negligence for any damages or loss of any kind, including (without limitation) direct, indirect, incidental, special or consequential damages, expenses or losses arising out of, or in connection with your use or inability to use this Website or in connection with any error, omission, defect, computer virus or system failure, or loss of any profit, goodwill or reputation, even if expressly advised of the possibility of such loss or damages, arising out of or in connection with the access of, use of, performance of, browsing in or linking to other sites from this Website.
- We do not exclude our duties or liability under the Financial Services and Markets Act 2000.
- FidBank UK reserves the right to modify, suspend or discontinue, temporarily or permanently, the Website or any part of it, with or without notice, at any time and it shall not be liable to you or to any third party for any such modification, suspension or discontinuance of the Website.

Anything on this Website may only be used for your personal use. For this purpose, you may print, copy, download or temporarily store extracts from this Website. However, you must not make any amendments to the Website. Any other use of the Website is prohibited. This Website may not be linked with any other website and no part of this site may be used on any other website, without our prior written permission.

5. COOKIES

FidBank UK may gather and analyse information regarding usage of this Website, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small text file placed on your hard drive by our web page server. You can choose whether or not to use a cookie by altering the settings of your browser. A cookie will make the use of this Website faster and easier.

6. LAW ENFORCEMENT AND CRIME PREVENTION

We reserve the right to cooperate with law enforcement officials in the investigation of alleged unlawful activities of any Website user or relating to any Website user. We will have no legal liability for disclosing information in these circumstances.