

Loan Products Service Terms

Introduction

These terms and conditions (**Loan Products Service Terms**), apply to Your use of certain services available to You via Santander Connect Online and Mobile Banking (**Santander Connect**) in relation to Your Loan Product(s). They apply in addition to the Connect Terms which govern Your use of Santander Connect. Defined terms used in these Loan Products Service Terms shall have the same meaning as used elsewhere in the Connect Terms unless otherwise specified.

If there is any conflict or inconsistency between these Loan Products Service Terms and the Connect Terms, these Loan Products Service Terms will prevail (but only in relation to the Loan Products Service and to the extent necessary to resolve the conflict or inconsistency).

1. Interpretation and Definitions

The headings used are for ease of reference only and shall not affect the meaning of any terms contained in these Loan Products Service Terms. The following terms shall have the meaning set out below:

'Additional Loan Products Service' means any additional service that We agree to provide to You through the Loan Products Service, from time to time, pursuant to clause 3.6.

'Connect Terms' means the terms and conditions for Santander Connect, as may be varied, amended or supplemented from time to time.

'Loan Product(s)' means the loan product(s) made available under a Loan Product Agreement which are eligible and registered for the Loan Products Service as amended from time to time.

'Loan Product Agreement(s)' means the facility agreement(s) made between Santander UK plc and You under which certain loan facilities have been made available to You.

'Loan Products Service' means the additional service(s) available via Santander Connect under these Loan Products Service Terms allowing You and each Authorised Person to access and view Your Loan Products which shall be included in the definition of 'Service(s)' under the Connect Terms.

2. Eligibility and Access to the Service

- 2.1 To be eligible to use the Loan Products Service You must be registered to use Santander Connect. In addition, You must also have at least one Loan Product. By using the Loan Products Service, You are deemed to have accepted these Loan Products Service Terms.
- 2.2 The Loan Products Service can only be accessed through Santander Connect Online. Access to the service is limited to Your Authorised Administrators and those of Your Authorised Users that You have authorised, as may be amended by You in accordance with clause 5 from time to time.

3. The Loan Products Service

- 3.1 You may use the Loan Products Service to:
 - (a) view the balances on Your Loan Products;
 - (b) view information relating to Your Loan Products;
 - (c) view digital versions of any notices or other correspondence that We send to You in relation to a Loan Product that We make available through the Loan Products Service; and
 - (d) any other functionality or capability that We make available through the Loan Products Service after notifying You that such functionality or capability is available.
- 3.2 You acknowledge that the balance shown on Your Loan Product(s) and any other information relating to Your Loan Products that is made available through the Loan Products Service is for reference purposes only and should not be relied upon as representing the accurate, complete or up to date position at any particular time. The time a transaction or instruction relating to a Loan Product takes to process may vary. You can always check the latest balance on Your Loan Products by contacting Us.
- 3.3 The information displayed through the Loan Products Service is in addition to and is not in substitution for any of the information required to be provided to You under a Loan Product Agreement.

- 3.4 The services available to You through the Loan Products Service may be limited by the functionality and type of Loan Products that You hold with Us. In addition, Your use of the Loan Products Service may be affected by any restrictions set out in the Loan Product Agreement for each registered Loan Product.
- 3.5 The functionality available through the Loan Products Service may also be limited by any restrictions set out in the Connect Terms such as the level of authorisation granted to an Authorised Person.
- 3.6 We may make additional services available to You through the Loan Products Service from time to time. Where this is the case, such Additional Loan Products Service shall be an Additional Service (as defined in the Connect Terms) and the relevant provisions of the Connect Terms in relation to Additional Services (including in respect of any supplemental terms that We may impose) shall apply.

4. Loan Products

- 4.1 You can use the Loan Products Service to access the Loan Products that are registered for the service. You can add additional Loan Products to the service and remove Loan Products from the service by following the instructions set out in the Online Help Centre Facility.
- 4.2 We may remove a Loan Product from the Loan Products Service on two calendar months' notice to You. If a Loan Product is closed, We may remove it from the Loan Products Service. Further detail setting out when We will do this is set out in the Online Help Centre Facility. There may be situations where We need to remove a Loan Product immediately. If this is the case, We will contact You as soon as possible after We have removed the Loan Product to let You know unless it would be unlawful for Us to do so.
- 4.3 After We remove a Loan Product from the Loan Products Service, You won't be able to access any information about the Loan Product using Santander Connect. If You need to retain any information about a Loan Product, You should download any documents that You need from Santander Connect before the relevant Loan Product is removed. If the relevant Loan Product is removed immediately or You need any documents that were available on Santander Connect after a Loan Product has been removed from the service, You can contact Your relationship team to obtain copies of the documents You need in the usual way.

5. Users

- 5.1 When You register for the Loan Products Service, access will be granted to all of Your Authorised Administrators. The Loan Products Service may be used by Your Authorised Administrators and those Authorised Users You have authorised to access the service. Authorisation must be granted by Your Authorised Administrators in accordance with the Connect Terms and the Online Help Centre Facility.
- 5.2 If You do not want an Authorised Administrator to have access to the Loan Products Service, You can withdraw their authorisation as an Authorised Administrator at any time. This will remove their access to the Loan Products Service. It will also update the user's permissions across all of Santander Connect.
- 5.3 You are responsible for ensuring each Authorised Person complies with these Loan Products Service Terms and any instructions, guidance or notices provided by Us to You in relation to the Loan Products Service. You shall be liable for all acts or omissions of each Authorised Person when using the Loan Products Service.

6. Termination

- 6.1 You can terminate the Loan Products Service at any time by contacting Us.
- 6.2 We may terminate or suspend the Loan Products Service by giving You at least two calendar months' notice, or with immediate effect in any of the following circumstances:
 - (a) You or any Authorised Person fails to comply with any of these Loan Products Service Terms;
 - (b) where required for technical reasons;
 - (c) to keep Your confidential information secure;
 - (d) if it is or becomes unlawful for Us to perform any of Our obligations; or
 - (f) if You no longer have any Loan Products registered for the Loan Products Service.

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format please visit santander.co.uk/alternativeformats. For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at relayuk.bt.com. This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at santander.co.uk by searching 'accessibility'.
