

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 Products. 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:

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

'Loan Product Agreements' means the facility agreements made between Santander UK plc and You under which certain loan facilities have been made available to You.

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

'Loan Products Service' means the additional services available via Santander Connect under these Loan Products Service Terms allowing You and each Authorised Person to access and view information relating to Your Loan Products and which shall be included in the definition of 'Services' 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 4 from time to time.

3. The Loan Products Service

- 3.1 You may use the Loan Products Service to carry out the following actions:
 - (a) to view a digital version of Your Loan Products statements
 - (b) to view a digital version of Your Loan Products invoices and credit notes
 - (c) to view a digital version of Your Loan Products notices in relation to variable interest rate changes that impact Your registered Loan Products
 - (d) to view other correspondence or notices we may make available in relation to Your Loan Products.
- 3.2 The information displayed through the Loan Products Service is in addition to and is not in substitution for any of the information that is required to be provided by Us to You under the Loan Product Agreements in accordance with those terms.
- 3.3 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. The functionality available through the Loan Products Service may also be limited by any restrictions set out in the Connect Terms such as Your access via Santander Connect.

- 3.4 We may remove a Loan Product from the Loan Products Service on two months' notice to You. We may do this where the Loan Product has been closed for a period of time. There may also be situations where We need to remove a Loan Product immediately. If this is the case, We will contact You in writing as soon as possible to let You know. In addition, We may also remove a Loan Product from the Loan Products Service where You request this by contacting Us.
- 3.5 We may make additional Loan Product Services available to You from time to time. Where this is the case, such an additional 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 shall apply.

4. Users

- 4.1 When You register for the Loan Products Service, access shall 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 information relating to Your Loan Products. Authorisation must be granted by Your Authorised Administrators in accordance with the Connect Terms and the Online Help Centre Facility.
- 4.2 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 update the user's permissions across all of Santander Connect. If You want such user to be able to continue to use Santander Connect without access to the Loan Products Service, You will need to register the user as an Authorised User. This will impact their wider Access Permissions for Santander Connect.
- 4.3 You shall be responsible for ensuring each Authorised Person complies with these Loan Products Service Terms and any instructions, guidance or notices provided by Us 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.

5. Termination

- 5.1 You can contact Us at any time to request termination of Your access to the Loan Products Service.
- 5.2 We may terminate or suspend access to 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
 - (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](https://www.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](https://www.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](https://www.santander.co.uk) by searching 'accessibility'.
