

## Changes to 365 Phone & Digital Banking Terms and Conditions

Please note that revised terms and conditions will be effective from 19th April 2021 and will be available by searching "PSD2" on our website.

### What has changed?

#### Cut-off times

We have removed reference to specific cut-off times in the Banking 365 terms and conditions to cater for future payment options you will have. You can find details of cut-off times when you make a payment on 365 online or on our website.

#### Limits on transactions

365 online has maximum transaction and daily limits. We may allow you to set lower limits than the maximum limits in the future.

#### Account balances

We have made a change to the clause describing how credit card account balances are presented through 365 online. This will enable more up-to-date balances to be available in the future.

#### Alert Services

As part of our digital banking services we will be introducing alert services. If we do provide that service, the details provided to you in an alert may change before and after you receive them. We're not responsible for any loss, cost or charge you incur if alert services are unavailable for any reason.

Yours sincerely  
Banking 365 Team.