

# MOBILE APP

*Terms and Conditions*

  
The Cumberland

Kinder banking. It's in our nature

Internet Banking Terms and Conditions. They should also be read in conjunction with our 'How to Protect Yourself from Fraud' information, available on our website.

**Meaning of words and expressions used in these terms and conditions.**

<i>App</i>	our Mobile Banking App for mobile devices which use the Android or iOS operating systems and which are capable of meeting the minimum specifications as updated from time to time.
<i>Cumberland Internet Banking Service</i>	our online banking service enabling you to view and/or make transactions on your account(s) via the internet using a PC, laptop or mobile device.
<i>mobile device</i>	a mobile telephone, tablet or other digital device.
<i>we, us, our</i>	The Cumberland

**App licence (this condition only applies to you if you have downloaded the App)**

Our App allows you to make payments to other Cumberland customers and customers of other financial institutions and make transfers between your Internet enabled accounts. Our App also allows you to view your transactions (on eligible accounts), set your overseas travel details, view your last six eStatements and view pending payments. There are also customisation options.

While the App is installed on your mobile device, we grant you a licence to use the App subject to the terms and conditions set out below. By downloading and installing the App on to your mobile device you accept the terms of this licence.

You must only install the App from the official stores (App Store on iOS and Google Play Store on Android).

You cannot transfer or assign this licence to use the App to any other person.

We may update the App in future and make those updates available to you. The terms of this licence will apply to any such updates, which may also be subject to additional terms that we will provide to you at the time we provide the updates. You may not be able to use the App until you have downloaded the latest version of it and accepted any additional terms and conditions.

You may need to upgrade the operating system on your mobile device if we change the versions on which we run the App.

You must not copy or in any way reproduce or attempt to reproduce or otherwise make available to others the App in whole or in part.

You must not alter, adapt, vary or modify, disassemble, decompile or reverse-engineer the App.

Please note that Apple or Google may withdraw the App at any time. We will let you know of this in advance if we are able to do so.

If you have a complaint concerning the App, please notify us in accordance with our complaints procedure which is available from our website [cumberland.co.uk/complaints](http://cumberland.co.uk/complaints).

If you use the App abroad, you will need to comply with any local restrictions on downloading or using the App.

We can end this licence and your use of the App immediately for the reasons set out in condition 7.2 of the Cumberland Internet Banking Terms and Conditions and for any other reason on giving you at least two months' notice.

You can end this licence and your use of the App at any time by deleting the App from your mobile device.

You must delete the App from your mobile device if you change your mobile telephone or dispose of it.

Whilst we will not charge you for use of the App, your internet service provider may charge you for internet access on your mobile device. However, we may introduce a charge for your use of the App in the future, in which case we will give you at least 30 days' prior written notice, during which time you will be able to end your licence to use the App by deleting it from your mobile device.

## **Registration**

To register for the App, you will need your Customer Number and Access Code which you use to log on to Internet Banking. We will send you a one-time security code by SMS text message (to the mobile telephone number that you have registered with us) to enter into the App, following which you will be able to choose a 5-digit Passcode to use with the App. You can also enable Touch / Face ID or Fingerprint Authentication on compatible devices.

If you are a business customer or a delegated user on a business account, registering for the App means that you will have access to both your business and personal accounts.

## **Making Payments**

Our App allows you to make transfers between your Cumberland Internet Banking enabled accounts and to make payments to external accounts and third parties. For details of the financial limits imposed and conditions on such transactions, please see Section 3.2 of the Cumberland Internet Banking Terms and Conditions.

## **Acting on your instructions**

For details on how we act upon your instructions please refer to Section 5 of the Cumberland Internet Banking Terms and Conditions.

Our App contains a messaging service as a secure means of communication between you and Cumberland Building Society. Our App allows you to receive, create and reply to secure messages. For further information, please refer to section 6 of the Cumberland Internet Banking Terms and Conditions.

## **Sharing your information**

If you post comments and/or feedback about the App, what you say will automatically become our property and we may use it but will not be obliged to mention you when doing so, nor will we be obliged to compensate you.

We will process your personal data in accordance with our Privacy Notice available at [cumberland.co.uk/privacy](http://cumberland.co.uk/privacy).

## **Cookies and HTML5 Local Storage**

By using the App you agree to us accessing details about your device to enable registration and authentication of your use of the App. You also agree to the App using cookies and HTML5 Local Storage, which are essential for it to work. Go to [cumberland.co.uk/privacy](http://cumberland.co.uk/privacy) for more details on cookies and HTML5 Local Storage.

## Security

Because the App can be used to make payments from your account, you must keep your mobile device secure and not leave it logged into the App.

You must keep your log-on information private and not share your Access Code or Passcode with anyone.

You must not install the App on a jailbroken or rooted device (i.e. a handset which has had its default operating system restrictions removed). If you do and as a result transactions take place on your account that you did not authorise, you will be liable for all such transactions.

You must not allow anyone else to store their fingerprint(s) on your phone for use in logging onto apps.

You must follow all security measures recommended by:

- the manufacturer of your mobile device, for example the use of PINs for internet access, and
- by Apple or Google that apply to your use of the App or your mobile device.

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*A member of the Building Societies Association*

*Cumberland Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and is entered in the Financial Conduct Authority's Register under Register Number 106074.*

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