

# Online Services agreement



**mbna**

# Online Services agreement

**This agreement is made up of these Online Services terms and conditions, and the Additional Services terms and conditions.**

## In this agreement:

- 'you' are the customer who has registered for Online Services;
- 'we' are MBNA Limited;
- 'product' can mean any account, policy, plan or service you can access using Online Services.

## What is Online Services?

Online Services is how you can access most of your personal products using a computer, mobile, tablet or other device, either through your browser or our app. It includes the Additional Services listed below.

We may also provide access to products you hold with other Lloyds Banking Group companies.

## What are the Additional Services?

Online Services customers may be able to use Additional Services, which currently include the following:

- Paper-free statements and correspondence;
- Smart Rewards;
- Mobile alerts;
- Card freezes.



**Please read our privacy policy which can be found at: [www.mbna.co.uk/privacy](http://www.mbna.co.uk/privacy)**

It explains how we'll use your personal information and gives details about how we use cookies.

## 1. This agreement

- 1.1 This agreement applies to your use of Online Services and any Additional Services. If there are any inconsistencies between the Online Services terms and conditions and the Additional Services terms and conditions, the Additional Services terms and conditions will apply.
- 1.2 Unless we tell you otherwise, this agreement doesn't change any of the terms and conditions that relate to the products you access through Online Services. We have separate agreements with you for these. If we tell you that any of this agreement's terms apply to a product you use but it conflicts with a term in your product agreement, the term in this agreement will apply.

## 2. Charges

- 2.1 We don't charge you to use Online Services or the Additional Services but your network operator or internet provider may charge you for using their services when you access them.
- 2.2 Any charges that apply for making transactions using Online Services will be made under your relevant product agreement, not this agreement. This is explained in the information we give you about the product.

## 3. Using Online Services and the Additional Services abroad

- 3.1 You should be able to view information, make changes and perform transactions on your products if you use Online Services in a country outside the UK.
- 3.2 If you want to use Online Services or any of the Additional Services in a country outside the UK, you're responsible for finding out whether it is lawful to do so in that country. You're responsible for complying with its local laws. We're not responsible for any loss that results if you break local laws.

## 4. Joint products

- 4.1 You can use Online Services to access any joint products you have. You may be able to give us instructions about them independently of the other account holders. Each person must register separately for Online Services.

## 5. Viewing account information

- 5.1 Where we display information about your products, some of it may not be updated in real time. You should check with us, or the relevant product provider, for up-to-date information.

## 6. Accessing the Additional Services

- 6.1 We may provide some of our Additional Services automatically to you. Others you may need to activate. You can opt out of any of the Additional Services that are available to you in Online Services unless we have indicated your right to do so may be limited in some way.

## 7. Security

- 7.1 We will ask you to confirm your identity when you log in and before we accept certain instructions you give us through Online Services. We may also rely on some of the security functions on the devices you use when you access Online Services, such as location data and biometric tools. From time to time we may apply additional security checks to help confirm your identity.

- 7.2 We may use software and other technology to help us identify you, and to detect viruses or malicious software (malware) on the computer or device you use to access Online Services. If we detect these things, we may suspend, restrict or block your access to Online Services or the use of your security details. If this happens, you may not be able to access some or all of our Online Services again until you have removed the viruses or malware. If we tell you that you should use new security details to access Online Services, you must do so.
- 7.3 You must always keep your security details secure and not share them with anyone, including any joint product holders. You must also ensure that only your biometric information (such as your fingerprint when using Touch ID) is registered on any devices you use to access Online Services. We'll never phone, text or email you asking for your password or memorable information.
- 7.4 You may use third party providers who offer account information services or payment initiation services (or both) so long as:
- they're authorised by law;
  - they're open and transparent about their identity;
  - they're acting in line with the relevant regulatory requirements.

If you are thinking of using a third party provider, you should check it is authorised before you use it.

## 8. Access to Online Services and the Additional Services

**Please note: Not all Online Services are available 24 hours a day, seven days a week.**

- 8.1 You can usually use Online Services and the Additional Services at all times but occasionally repairs, updates and maintenance on our systems may mean some or all of the services aren't available or may be slow while changes are being implemented.
- 8.2 We won't be liable to you if you suffer any loss in such circumstances. This is because you should be able to give us instructions by other means, for example by calling us.
- 8.3 We may suspend, restrict or stop your use of Online Services, the Additional Services or the use of your security details if we reasonably think this is necessary because, for example:
- a) the security of your product or Online Services is at risk;
  - b) we suspect unauthorised or fraudulent use of your security details or Online Services;
  - c) a device is being used that we do not recognise, seems to have been modified or is being used in an unusual way;
  - d) we must comply with a legal or regulatory requirement;
  - e) you've knowingly given us false information about yourself or an additional cardholder;
  - f) a systems failure has occurred;
  - g) a third party has failed to supply services;
  - h) something happens beyond our reasonable control;
  - i) this agreement ends.
- 8.4 We may prevent access to Online Services if you're using an outdated browser or are using a version of our app we no longer support. How well Online Services works may also be affected by your browser settings. You can restore your access by updating to the latest version of the browser or app, or by reinstating settings that have been disabled.

- 8.5 We may de-register you or suspend your use of Online Services or security details for security reasons if you haven't used them for more than 30 days, or if you don't hold any products you can access through Online Services. If we do this, you can ask us to reactivate them but you may need to re-register.
- 8.6 If possible, we'll contact you before suspending, restricting or blocking your access to tell you we're doing so and why. We explain how we may contact you in section 11 of this agreement. However, we may not always be able to contact you, for example because of legal or regulatory restrictions.
- 8.7 You must not use Online Services or any software we provide (e.g. our app) except for your own use. You may not adapt, alter, modify, copy or reverse-engineer it or allow someone else to do the same.

## 9. How you can end this agreement

- 9.1 You may end this agreement at any time without explanation or charge by calling our help desk.

## 10. How we can end or change this agreement

- 10.1 We'll usually notify you of changes using your Online Services secure inbox, but we may also use email, SMS, post, online notifications or any other appropriate messaging service. Provided we give you at least two months' notice in advance, we can:
- a) change any of the Online Services terms and conditions, the Additional Services terms and conditions, or withdraw an Additional Service;
  - b) end this agreement.
- We can also make a change that is positive to you without telling you in advance.
- 10.2 The notice period will start from the date we tell you we have delivered the notice to your Online Services secure inbox or have sent it by one of the other means.
- 10.3 We can make a change for a reason set out below. If we do, the change we make will be a reasonable and proportionate response to a change that is affecting us or that we reasonably think will affect us.

### Types of change

- A change to the law, regulations or industry guidance or standards, or as a result of a court's, ombudsman's or other binding decision.
  - To reflect changes in Online Services and the services you can access through it. This may include the introduction of new technologies, changes to systems, or the way we do business.
  - To do something positive for you.
  - A change in the cost of providing Online Services or the Additional Services to you.
  - Any other change that affects us if it is fair to pass on its impact to you.
- 10.4 We may make changes for any other reason we cannot foresee. We will always act reasonably and won't go beyond what we think is necessary to make the change.
- 10.5 If you don't want to accept a change we tell you about in advance, you can end this agreement by telling us before the change comes into effect. You can also end this agreement at any time after we make the change but the change will apply to you until you do.

## 11. How we'll contact you

- 11.1 If we need to contact you about Online Services or the Additional Services, we'll normally do so through your Online Services secure inbox. We'll never change any documents held in Online Services after we have sent them.
- 11.2 We may also communicate with you in any other way that is personal to you. This may include email, SMS, post, online notifications or any other appropriate messaging service. Once we've sent you a message, we'll assume you've received it.
- 11.3 You must tell us if your name or contact details change, including any email addresses, mobile phone numbers or other contact details. If you don't tell us, we won't be responsible if we can't contact you or we use outdated contact details to send you information.

## 12. How you can contact us

- 12.1 You can get in touch with us by calling us. Details of our telephone numbers are available within Online Services and on the website.

## 13. Complaints

- 13.1 If you have a complaint about Online Services, please contact us using the details available within Online Services or on our website. We'll send you a written acknowledgement within five business days and keep you informed of our progress until your complaint has been resolved. We'll do everything we can to sort out the problem.
- 13.2 If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman using the contact details below:

**Financial Ombudsman Service, Exchange Tower, London E14 9SR**

**0800 023 4567 or 0300 123 9123**

**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

## 14. Other information

- 14.1 All the information we give you and all communications between you and us will be in English.
- 14.2 We may choose not to enforce or rely on one or more of these terms and conditions at any time, but we reserve the right to start applying them again at any time.
- 14.3 Calls may be monitored and recorded in case we need to check we have carried out your instructions correctly and to help us improve our quality of service.

## 15. Law applying to this agreement

- 15.1 This agreement is governed by the law that applies to the product you're accessing through Online Services (for example, if English law applies to your product, the same law will apply to your use of Online Services). The courts of that jurisdiction will also be able to deal with any legal questions connected with this agreement.

## Legal information

MBNA Limited. Registered Office: Cawley House, Chester Business Park, Chester CH4 9FB. Registered in England and Wales under company number 02783251. Authorised and regulated by the Financial Conduct Authority. MBNA Limited is also authorised by the Financial Conduct Authority under the Payment Services Regulations 2017, Register Number: 204487 for the provision of payment services.

# Additional Services

## Paper-free statements and correspondence

These paper-free statements and correspondence terms apply to products you access through Online Services.

1. When you are registered for Online Services, we may send information about the products you can access through it electronically rather than on paper. You can tell us if you would prefer to receive this information on paper, but this may not be appropriate for some types of product or for all information we send. For example, updates to the Online Services agreement may still be sent electronically regardless of your paper-free preferences.
2. If we send you information electronically, we'll do this by posting it in Online Services or sending it to your Online Services secure inbox. Any information you receive through Online Services will be in PDF, HTML or a similar format, that allows you to keep or download it. Your statements and correspondence contain important information, so we encourage you to keep a copy of them in a way that allows you to refer to them again in the future.
3. If you have a joint product and one of you registers for Online Services, we may send information about that product electronically through Online Services. If this happens, it means we will not have to send information on paper to any person for that product.

Before you register for Online Services, you must first make sure all joint product holders agree you can do this. We'll write to them to confirm the change and stop sending information on paper. If they are not registered for Online Services and hold an eligible product, they can sign up to the service to receive the information electronically.

4. If you ask us to change your product from one type to another, your agreement to receive statements and correspondence electronically will also apply to your new product unless you tell us otherwise.
5. We may still send you some or all of the information relating to your products on paper. For example, we may not be able to provide all of your statements or correspondence electronically and it may not always be appropriate for us to do so.



# Smart Rewards

## 1. Eligibility

- 1.1 To be eligible for Smart Rewards you must:
  - a) be over 18;
  - b) have a credit card with MBNA;
  - c) be registered for Online Services.
- 1.2 You'll normally need to activate individual offers before you can earn cashback, but some offers we may activate for you.

## 2. Receiving cashback

- 2.1 Cashback you earn will be paid in line with the conditions that apply to the offer.
- 2.2 We will normally pay cashback from credit card offers into your credit card account on or before the last working day of the month after the month we receive details of your payment. This may be in a different month from when you made the payment – see example:
  - Friday 28 August – an offer is activated.
  - Sunday 30 August – you make a transaction that qualifies for £10 cashback.
  - Tuesday 1 September – we receive details of the transaction.
  - Friday 30 October – we pay £10 cashback to your account.
- 2.3 Cashback will act as a credit and reduce any balance showing on your account. It will not replace or reduce your credit card minimum payment for that month, unless the cashback amount reduces your outstanding balance to less than your minimum payment. Details can be found in your credit card terms and conditions.
- 2.4 Working days are Monday to Friday, except bank holidays.
- 2.5 If you have more than one credit card with us, you can change which account we pay the cashback into. Otherwise we will pay it into the account that's been open the longest.

## 3. When we don't pay cashback

- 3.1 You won't receive cashback if, at the time it is due to be paid:
  - 3.1.1 you no longer have a credit card account we can pay it into;
  - 3.1.2 you're no longer registered for Smart Rewards.
- 3.2 We will not pay you cashback if doing so would break any law or regulation that applies to us.
- 3.3 We won't pay cashback if the offer has expired or if an offer is withdrawn before a purchase is made.

## 4. Spending by additional cardholders on credit cards

- 4.1 Spending by additional cardholders will earn cashback for the primary cardholder on the account. We will use it to generate new offers but only the primary cardholder is eligible for Smart Rewards and can activate offers.

## 5. Stopping the service and withdrawing or changing offers

- 5.1 We can temporarily or permanently stop you using the service immediately and withhold any unpaid cashback if we reasonably believe that:
  - 5.1.1 you're abusing the service;
  - 5.1.2 you're trying to gain cashback by fraudulent or other illegal means.
- 5.2 We may withdraw the service by giving you two months' notice. If you have not broken this agreement, we will still pay you any cashback you have earned on transactions made up to the date we withdraw the service. You will not be able to earn any more cashback after this point.
- 5.3 We try to ensure that the information in the offers is accurate. If there are any errors in an offer, we may withdraw or correct it. This will not affect any offers we have already fulfilled.
- 5.4 We may withdraw offers at any time. This won't affect any cashback you have earned if you made a purchase before the offer was withdrawn.

## 6. Liability

- 6.1 We're not responsible for any loss, cost or charge you incur if Smart Rewards is unavailable or affected by an issue that is beyond our reasonable control.

## Mobile alerts

### What are mobile alerts?

Mobile alerts include any mobile alerts services we offer and any service messages we may send to your mobile phone or other devices.

### 1. Charges for mobile alerts

- 1.1 We won't charge you for sending mobile alerts. We're not responsible for any charges imposed by your mobile operator or app provider.

### 2. Accuracy of mobile alerts

- 2.1 The mobile alerts you receive are accurate when our systems create them. The details of funds available in your products and the status of any other information provided may change before and after you receive them.
- 2.2 We cannot guarantee the availability or successful delivery of mobile alerts. We're not responsible for any loss, cost or charge you incur if mobile alerts are unavailable at any time, or you don't receive an alert promptly or at all – for example, if your device is switched off or lacks signal or data connectivity.

### 3. Changing your mobile phone number

- 3.1 You must tell us if your mobile phone number changes or if your phone is lost or stolen. If you don't tell us:
  - 3.1.1 We'll continue sending alerts to your old device or number until you tell us;
  - 3.1.2 We won't be liable for any loss you suffer if someone else finds out your product information.

# Card freezes

## What are card freezes?

Card freezes give you more control by allowing you to select how and where your card can be used.

### 1. Eligibility

- 1.1 To set up a card freeze, you must hold an MBNA Limited credit card. The availability and features of each card freeze may differ.

### 2. Setting up a card freeze

- 2.1 Any card freezes you set up will apply to the card or cards you select – as identified by the 16-digit card number on the relevant cards – and to any replacement for those cards. The only exception is when you report a card lost or stolen. In this case, any card freezes you have set up will not apply to the replacement card, so if you want a card freeze to continue you will need to reset it yourself.
- 2.2 Only the primary cardholder can set up and cancel a card freeze.

### 3. Adding and withdrawing card freezes

- 3.1 We may make new types of card freeze available at any time. If we withdraw a card freeze, we'll give you two months' notice unless we cannot do so for reasons outside our control.

### 4. Card freezes on lost or stolen cards

- 4.1 If you know your card has been lost or stolen, you should report this immediately by calling us or signing in to Online Services, rather than setting up a card freeze.

### 5. Exceptions and liability

- 5.1 When we receive a request for payment, we'll make every effort to act on any card freezes you have set up. However, sometimes transactions you request will still go through or may be declined. This may include any 'offline' transactions that are not referred to us for prior authorisation – for example, some contactless payments and recurring transactions, such as magazine subscriptions.
- 5.2 When we consider whether or not a transaction is permitted, we rely on the information retailers give us when they request a payment. If a retailer incorrectly describes the type of transaction you are making so it doesn't match a card freeze you have set up, we may allow or decline the payment accordingly.
- 5.3 We are not responsible for any loss, cost or charge you incur if we allow a transaction you request and authorise despite having set up a card freeze. Also, we are not liable for any loss, cost or charge you incur if a payment is made or declined for reasons beyond our reasonable control.

# If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages: [www.relayuk.bt.com](http://www.relayuk.bt.com)

SignVideo services are also available if you're Deaf and use British Sign Language:  
**[mbna.co.uk/accessibility/signvideo](http://mbna.co.uk/accessibility/signvideo)**

If you need support due to a disability please get in touch.

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For personal (unsecured) loans, MBNA Limited:

- Works exclusively with Lloyds Bank plc.
- Is a credit broker and not the lender.

MBNA is a trading style of Lloyds Bank plc. Lloyds Bank plc Registered Office, 25 Gresham Street, London EC2V 7HN. Registered in England and Wales number 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

If you want to make a complaint, you'll find helpful information at: **[mbna.co.uk/support/complaints-procedure](http://mbna.co.uk/support/complaints-procedure)**  
To speak to us, call **0800 015 0375** or **+44 (0)1244 757 129** from abroad. Lines open 24/7.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, seven days a week.

This information is correct as of February 2025.