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Online services agreement



Please read this agreement carefully. It explains how our online service works – please get in touch if you have questions.

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By using online services, you agree to these terms and conditions. If this agreement and your product terms say something different about the same topic, this agreement applies.

Please download this document and keep a copy.



What are online services?

Online services lets you use our services through our app or website. It gives you a way to access and manage the personal products and services you have with us, as well as those from third-party companies. You can also use it to apply for new products and services. We call these 'products' in this agreement.

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



Who we're talking about

'you'

if you're registered for online services

'we'

MBNA Limited – the provider of this online service

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Security

How you can stay safe:

- Never share your login details with anyone. This includes any joint product holders. Each person must register separately. Once you're set up, you'll see both your own and joint products.
- Only your biometric information, like fingerprint or face recognition, should be registered on any device you use for online services.
- Keep your device software, app and browser up-to-date. Install updates as soon as they're available.

How we'll protect you:

- We'll ask you to confirm who you are when you log in or make changes. If you're using our app, we may use your device's location, biometrics, and device checks to protect your account. And we may do extra checks to help keep your account safe.
- We use technology to confirm your identity. We'll also check for viruses or harmful software on the device you use for online services.



We'll never contact you and ask for your password or memorable information in full.

We can limit your access to online services if we:

- find viruses or harmful software on your device.
- reasonably think it's necessary. For example:
 - We think the security of your product or online services are at risk.
 - We suspect unauthorised or fraudulent use of your security details or online services.
 - We need to comply with a legal or regulatory requirement.
 - You use a device that we don't recognise to access online services, and we aren't reasonably sure it's you.

We'll let you know if we do this and why before, or as soon as possible after. That's unless a legal or security reason means we can't. We'll restore your access to online services as soon as we're happy the issue no longer applies.

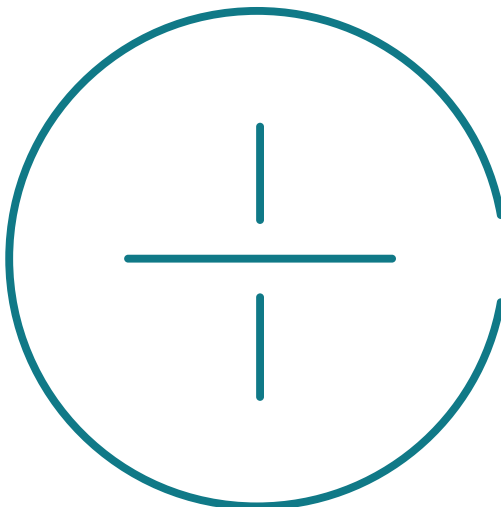
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Service availability

We try to make sure online services, and the services you can access through it, are there for you when you need it. But sometimes it may be slow or unavailable:

- during maintenance or updates. If this happens, we won't be responsible for any losses caused as you can still give us instructions in other ways. For example, by calling us.
- if a systems failure has happened, a third-party didn't supply services, or something happens beyond our reasonable control.

It's important to know not all services are available through both our app and online services.



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When things change

We may update this agreement from time to time. Any change we make to this agreement will be a reasonable and proportionate response to a change that is affecting us, we reasonably think will affect us, or to make the agreement clearer for you.

Reasons for making changes: We can make changes to this agreement if:

- there's been a change, or we reasonably expect there will be a change, to the law, regulations or industry guidance or standards that affect us, or that we reasonably think will affect us. Or we need to reflect a decision of a court or an ombudsman. For example, if the law changes or our regulator changes its rules or provides updated guidance.
- there's an introduction of new technologies, innovations or changes in systems or operating processes. Or to reflect changes to the way we do business.
- we reasonably think it's a positive change for you.

Other reasons for making changes: Because this agreement with you may last for a long time, we can't predict all the reasons why a change might be needed. So, we may also make changes to this agreement for other reasons. We'll always explain the effect that change will have on you.

When we'll tell you about the changes: We'll tell you about changes to this agreement at least 30 days before we change it. But if we reasonably think the change is positive for you, we may make that change without telling you about it first.

Accepting changes: If you don't want to accept a change, you can end the agreement before it takes 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. If you keep using online services after the change is made, we'll assume you've accepted it.

Ending this agreement

- This agreement will continue until you or we end it.
- You can tell us that you want to end this agreement at any time.
- We'll give you at least 30 days' notice if we decide to end the agreement.
- When this agreement ends, you'll no longer be able to use online services.

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How you can reach us

Message us in the app for 24/7 support. For more on how to do this visit: mbna.co.uk/support/call-us

Complaints: To make a complaint, you can message us in the app. Or visit: mbna.co.uk/support/complaints for support and next steps, including how to contact the Financial Ombudsman Service.

We may monitor and record online sessions with you to make sure we've carried out your instructions correctly and check our service.



How we'll contact you

Language: We'll always communicate with you in English. If we offer translation tools, they're just to help. If the translations say something different about the same thing, it's the English version that counts.

Ways we'll contact you: We may send statements and other information about online services and your products that you can access through online services electronically rather than on paper. We may:

- put this in online services,
- send it to your digital inbox,
- send it by email, SMS, online notifications, or
- use any other suitable messaging service.

If you change your product type, your agreement to receive information electronically will apply to the new product.

Your contact details: Please keep your contact details up to date, so you never miss important updates. We won't be responsible if we can't contact you because of out-of-date information.

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Other things you need to know

- **No charges:** We don't charge you to use our online services.
- **Location:** You can use online services outside the UK. You're responsible for following local laws.
- **Enforcement:** We may choose not to enforce parts of this agreement. But we can start applying them again at any time.
- **Software:** You must not adapt, alter, modify, copy or reverse-engineer our app or software. You shouldn't allow someone else to do the same.
- **Transferring this agreement:** We can transfer our rights and obligations under this agreement to someone else. If we do, this won't affect your rights or obligations under this agreement.
- **The law:** The law that applies to your products also applies to this agreement. For example, if your product is governed by the law of England and Wales, that same law applies to your use of online services.
- **Disputes:** If there's a dispute between us, you can take legal action against us in any court in the UK.



Your data and privacy

Read our privacy policy at: mbna.co.uk/privacy to see how we'll use your personal information, how we use cookies and other similar tracking technologies.



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 relayuk.bt.com

SignVideo services are also available if you're Deaf and use British Sign Language: mbna.co.uk/accessibility/signvideo If you need support due to a disability please get in touch.

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This information is correct as of January 2026.