

The Chorley and District Building Society

Chorley Online Terms and Conditions Effective 12 July 2021

These terms and conditions relate to the Chorley Online Service only. It is important that you read these terms and conditions carefully. If there is anything that you don't understand or have any queries about please ask us and we will be happy to answer your questions.

Head Office: Key House, Foxhole Road, Chorley, Lancashire, PR7 1NZ
Chorley Branch: 28/30 High St, Chorley, Lancashire, PR7 1DW
Leyland Branch: 153/155 Towngate, Leyland, Lancashire, PR25 2LH
Savings Hotline: 01257 235 003
Email: savers@chorleybs.co.uk

Our opening hours are 9.00 am to 5.00 pm Monday to Friday (except Wednesday when we open from 9:45 am) and 9:00 am to 12: 00 pm on Saturday.

1. Introduction

1.1 These Conditions are in addition to the Chorley Building Society Savings Accounts General Terms and Conditions and Mortgage Conditions which define our mutual responsibilities in respect of your dealings with the Society. If there are any inconsistencies between these sets of Terms and Conditions, the Conditions below will prevail.

1.2 In these conditions:

“the Society”, “us”, “our” and “we” refer to The Chorley and District Building Society

“you” and “your” refer to Chorley Online service users

“User ID” means the unique identification number issued to each member who registers to use Chorley Online

“memorable information” means the personal item of information you chose when registering to use Chorley Online

“Password” means the personal word that you chose when registering to use Chorley Online

“activation code” means the unique code which is issued by the Society and is required to complete the registration process upon your first login to the Chorley Online system.

“working day” means a day other than Saturday, Sunday or bank holiday in England and Wales.

2. Security information

2.1 When you first request access to the Chorley Online service you must choose a password, one piece of memorable information and provide us with a telephone number (preferably a mobile number to receive an SMS code). After verifying your identity we will issue you with a Chorley Online User ID and activation code to your registered email address. You will not be able to operate your account online until you have received these login details.

2.2 Each time you access the Chorley Online service we will ask you for your Chorley Online User ID, your password and two random characters from your memorable information. We will also send an authentication code to your registered telephone number (via SMS if the number we hold is a mobile, alternatively via an automated call for landline numbers) so that you can prove, and we can authenticate, your identity.

2.3 You must take reasonable steps to keep your security details (such as User ID, password and memorable information) secure at all times. In particular, you must:

- a) never make a record of your password or memorable information in a way that can be easily understood by someone else; and

- b) never tell anyone else (including the Society's staff) your password or memorable information.
- 2.4 If you believe that your security details have been lost, stolen or compromised, or that someone else has access your account through our online service, you should e-mail us at online@chorleybs.co.uk or telephone us on 01257 235 003 at the earliest opportunity.
- 2.5 If you have reported to us in accordance with Condition 2.4, you will not be liable for any action we take on your account which was not authorised by you unless you acted with gross negligence (which includes taking insufficient care of your User ID, password or memorable information) or you acted fraudulently.
- 2.6 We may suspend or limit access to our online service where:
- a) we have been informed that your security details have been lost, stolen or compromised;
 - b) we believe (or have been informed) that someone has accessed our online service without authorisation;
 - c) we have concerns about the security of your information and/or our systems; or
 - d) we are obliged to do so as a result of our legal or regulatory obligations.
- 2.7 Where we suspend or limit access to our online service:
- a) we will attempt to inform you in advance and we will explain our reasons for doing so. If we cannot inform you in advance, we will inform you as soon as possible afterwards. However, we are not obliged to inform you were doing so would compromise our reasonable security measures or would be unlawful; and
 - b) we will restore access to our online service, or issue new security details to you in order to access our online service, as soon as possible after the reason for us suspending or limiting access has ceased.
- 2.8 The Society reserves the right to refuse to register or amend any password or memorable information.
- 2.9 If you forget your memorable information or password you can reset these via our online service's 'Forgotten password' facility. You will be able to regain access to the service once we have sent a new activation key to your registered email address
- 2.10 If you fail to provide the correct security details after three attempts we will block access to your account(s). You will then need to follow the process for resetting your password or memorable information as described in Condition 2.9. If you forget your User ID, you will need to contact the Society.
- 2.11 You must follow any instructions we give you from time to time regarding the safe keeping and use of your security details. Such instructions may be given on our online service, on our website, or in member mailings and newsletters.
- 2.12 If you should change the contact telephone number you registered with us for the authentication code, please update your details within Chorley Online with the new number or by contacting our Savers team on 01257 235 003.
- 2.13 The Society does not recommend that you access your account from a public site, such as a Cyber café or library. If you use a shared computer, always sign out completely.
- 2.14 We have taken reasonable steps to ensure our online service is secure; however, we cannot guarantee the confidentiality or privacy of any information passing over the internet or that it will not be interfered with.
- 2.15 We shall be entitled to terminate our service to you if we have reasonable grounds to believe that you have attempted to gain access to our programs, or to accounts of other members, or have attempted to introduce any viruses into our systems.

3. Provision of Service

- 3.1 We will endeavour to have our online service available 24 hours a day. The Society will not be liable for any reason if the site is unavailable, for however long the period might be. As a consequence the Society will not be liable for any loss or damage arising in contract, tort or otherwise if the site becomes unavailable or is suspended for any reason.
- 3.2 You must be aged 16 years or over in order to register to use our online service.

- 3.3 If you have a joint account, either of you may use Chorley Online to view account information however, you must each use your own User ID, password, piece of memorable information and telephone details.
- 3.4 Chorley Online can be used by members who operate accounts on behalf of someone else such as a trustee account for a child or for an organisation (group, charity or company) to view account information only. Please note that if you register as a signatory or trustee for an organisation, the user ID we provide you with is your personal user ID and must not be shared with any other members of your organisation.
- 3.5 The secure messaging facility within the Chorley Online cannot be used for requesting withdrawals and transfers or for notifying us of any material changes to your account. Material changes include name and correspondence address. Such changes to your account must be notified in writing and signed in accordance with the account mandate using a 'Change of Personal Details declaration form'. You will also need to produce passbook so that we can note the change of details and produce evidence of your new name and/or address, if we ask to see it. When you notify us of any change to your personal details you should do so in respect of all savings and mortgage accounts we hold for you.
- 3.6 If you change your email address you must update your details within the Chorley Online service in order that notifications via the online messaging system can still reach you.
- 3.7 We accept no responsibility for the content of any other site for which a link from this site is provided.
- 3.8 The Conditions on this website are governed by and interpreted in accordance with the laws of England and Wales. In the event of a dispute the exclusive jurisdiction shall be that of the English and Welsh courts.
- 3.9 By accessing any part of this site, you shall be deemed to have accepted these Conditions in full.

4. Variations

- 4.1 We may vary these conditions at any time. We will do this by sending details about changes either in writing, by email or via the online messaging system within the Chorley Online service.

5. Use of your personal information

- 5.1 For details of how and why the Society uses your personal information please refer to the Society's Privacy Notice which is available at www.chorleybs.co.uk/privacy.

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023. Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ.