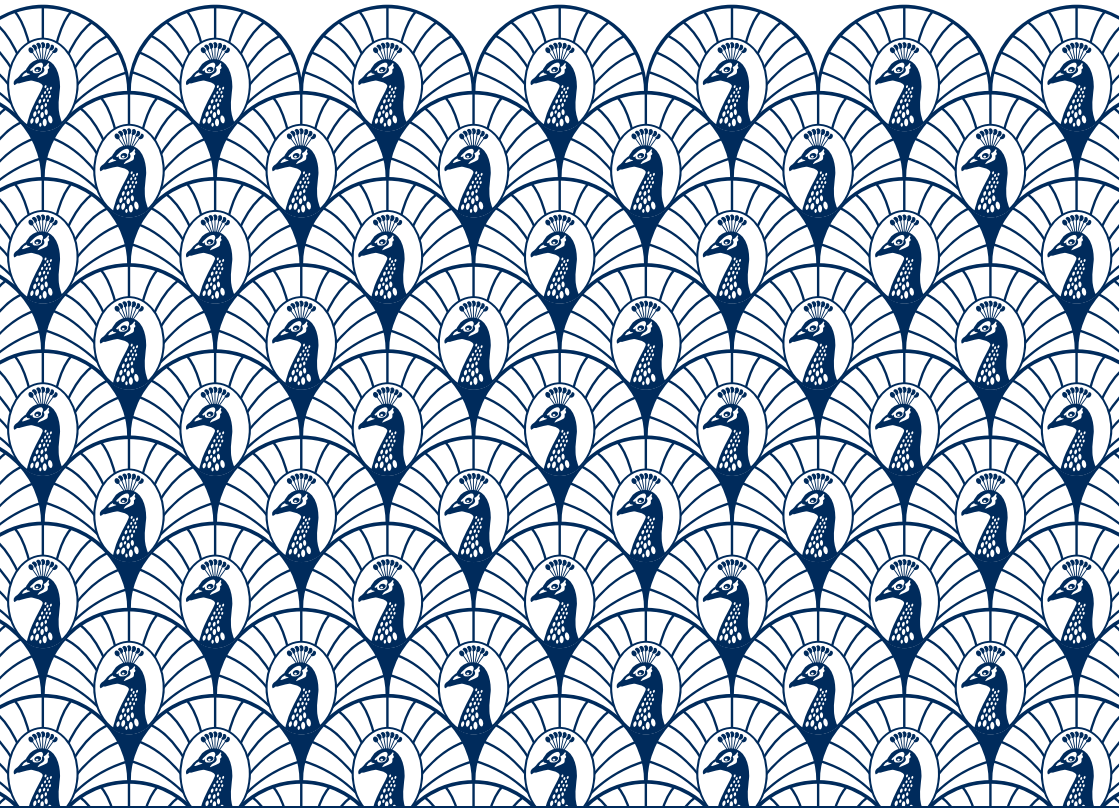




ARBUTHNOT LATHAM

Bankers since 1833



Private Online Banking Service  
Terms and Conditions

## 1. Definitions

In these terms and conditions, the following words have the following meanings:

**“Account”** means all or any of your sterling or foreign currency held with us.

**“Authorised Person”** means a person named on your Mandate and who is therefore entitled to operate your Accounts and provide instructions to us in respect of the Agreement.

**“Banking Terms and Conditions”** means the Private Banking Terms and Conditions relating to your Account and previously issued to you by Arbuthnot Latham & Co., Limited as the same may be varied, amended, modified or supplemented from time to time and as such terms and conditions are supplemented by these Terms.

**“Business Day”** means between 09.00 and 17.00 (GMT) on a day which banks are open for general business in London (other than Saturday, Sunday and Bank Holidays). On Christmas Eve and New Year’s Eve, or the nearest working day if either falls on a weekend, the office will close at 14.00 (GMT).

**“Computer”** means the computer, together with any other electronic devices (including telephones and tablets) by which, from time to time, you may access the Online Banking Service and effect transactions.

**“EEA”** means the European Union countries and also Iceland, Liechtenstein and Norway.

**“Fee Information Document”** means our private banking service Fee Information Document for Personal and Non-Personal Clients (where applicable) containing information on our charges and the criteria that applies to the account management fee, as amended by us from time to time.

**“Online Banking Service”** means the banking services hosted and made available to you for the purpose of administering your Account and sending instructions via the internet, as described in term 5.1 of these Terms.

**“Payment Instruction”** means an instruction from you to make a payment transaction from your Account.

**“Remote Channel”** means a non-face-to-face method to initiate a payment or carry out an action, such as via the internet or through a device such as a mobile phone or a tablet that can be used for distance communication.

**“Security Details”** means details or security procedures you must follow or use to make a Payment Instruction, confirm your identity or access to a device (for example a password, security code (or PIN) or other code(s) or biometric data such as a fingerprint).

**“Terms”** means these Online Banking Service terms and conditions relating to your use of the Online Banking Service, as the same may be

varied, amended, modified or supplemented from time to time.

**“Third Party Provider”** means a third party provider which is authorised by the FCA or another EEA regulator to access information and/or give instructions to make payments from online payment Accounts operated by other providers (such as us and other building societies, banks and credit card issuers).

**“we”, “us”** means Arbuthnot Latham & Co., Limited and our parent company Arbuthnot Banking Group PLC and also includes a reference to our agents and partners.

**“you”, “your”** means you, the Personal or Non-Personal Client and includes a reference to your employees, agents and nominated third parties who may operate the Online Banking Service on your behalf from time to time.

Words and expressions which are given a special meaning in the Banking Terms and Conditions will have the same meanings when used in these Terms.

## 2. Online Banking Service Terms and Conditions

- 2.1. These Terms set out the basis on which you may use the Online Banking Service provided to you by Arbuthnot Latham & Co., Limited. No one else apart from us and you have any rights under, or may enforce, these Terms.
- 2.2. These Terms are supplemental to the Banking Terms and Conditions previously issued to you in relation to your Account and form part of, and are to be read together with, those Banking Terms and Conditions. The Banking Terms and Conditions shall remain in full force and effect, and your use of the Online Banking Service and your Account will continue to be governed by the Banking Terms and Conditions.
- 2.3. We are committed to protecting and respecting your privacy and we will only use your information in accordance with Data Protection Legislation. The Arbuthnot Latham Privacy Notice explains the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read it carefully to understand our view and practices regarding your personal data and how we will treat it. You can find the Arbuthnot Latham Privacy Notice at [www.arbuthnotlatham.co.uk/privacy-notice](http://www.arbuthnotlatham.co.uk/privacy-notice), or you can request a copy from us.

## 3. Establishing your use of the Online Banking Service

- 3.1. Once we have accepted you as a user of the Online Banking Service, your log on ID and password will be sent via email or text together with instructions on how to set up your systems and, where applicable, to enable Authorised Persons to use the Online Banking Service for the first time.

- 3.2. Notwithstanding term 4 below, and whilst we endeavour to offer a similar service to Authorised Persons via the Online Banking Service as we do to you, we may be required to impose certain restrictions on use for Authorised Persons, including the use of Third Party Providers, where we identify technology barriers and added complexity in the authentication process.
- 3.3. You must keep your Security Details, the set up information and all other security details in connection with your Account and the Online Banking Service strictly confidential and you must take care not to disclose them to any third party who has not been authorised by you to have such information.
- 4. How the Online Banking Service applies to different types of Accounts**
- 4.1. You can use the Online Banking Service to access any joint Accounts you have. To use the service, each Account Holder must register separately for the Online Banking Service. Your Account must be set up so that either Account Holder can give us instructions and authorise transactions independently of the other Account Holders.
- 4.2. As a joint Account holder, the liability under these Terms is joint and several. This means that you and any joint Account holders are liable together, but also individually.
- 4.3. As soon as one of you tells us that another joint Account holder is no longer allowed to authorise transactions, or if we reasonably believe transactions should be authorised by you both jointly, we will suspend the Online Banking Service on that Account.
- 4.4. If you are a Non-Personal Client, you will be able to nominate your employee users and agents to use the Online Banking Service and to issue instructions and operate your Account. We will ask you to complete and sign a written mandate and to verify your nominated employees and agents and to set parameters in respect of their activities in relation to each of your Accounts via the Online Banking Service Site. You should be aware that if you grant an employee user or agent authorisation rights in respect of any of your Accounts, then that employee or agent will also be able to effect transactions on your behalf via the Online Banking Service. View only access and inputter only access can also be granted.
- 4.5. The Arbuthnot Latham Privacy Notice explains the basis on which any personal data we collect, or that you provide to us, will be processed by us, including that of your nominated employees and agents. Please ensure any nominated employees or agents read it carefully. You can find the Arbuthnot Latham Privacy Notice at [www.arbuthnotlatham.co.uk/privacy-notice](http://www.arbuthnotlatham.co.uk/privacy-notice), or you can request a copy from us.
- 4.6. If you are a Non-Personal Client, you are responsible for the actions and omissions of your employees and agents in connection with the Online Banking Service.
- 4.7. You may request that we accept instructions in relation to your Account from a third party. You will be able to nominate third party users and limit their activities in relation to each of your Accounts via the Online Banking Service. We will ask you to complete and sign a written mandate to nominate and verify any third party user and to set parameters in respect of their activities in connection with your Account. We will require additional identity documents for each third party or agent. You should be aware that if you grant a third party user authorisation rights in respect of any of your Accounts, then the third party user will be able to administer your Account and effect transactions on your behalf via the Online Banking Service.
- 4.8. If you authorise a third party to operate your Account and issue instructions, then you will be responsible for their actions and omissions as if they were your own actions and omissions.
- 4.9. You will procure that all your employee users and agents, any third party nominated by you under term 4.4 and 4.7 above will, at all times, adhere to these Terms, to the conditions of use in respect of the Site and to any other instructions which we may issue from time to time in respect of the Online Banking Service.
- 5. Using the Online Banking Service**
- Scope of services**
- 5.1. The Online Banking Service is designed to assist you with the administration of your Account over the internet and to provide you with a means of sending us messages and instructions concerning your Account. By way of example, you may use the Online Banking Service to:
- view and download transaction information and statements;
  - view and download the Statement of Fees (where applicable);
  - access summary information about your Account(s);
  - order cheque books and copies of statements;
  - send us payment and transfer instructions; and
  - send us secure messages regarding your Accounts.
- 5.2. The list of services contained in term 5.1 above is not exhaustive or conclusive. Full details of the functionality of the Online Banking Service will appear on the Site and from time to time, the scope of the services may change.

### **Accepting & processing instructions**

- 5.3. You irrevocably authorise us to process and act upon instructions and messages in connection with your Account received via the Online Banking Service. We will withdraw monies from and credit monies to your Account and effect transfers and Payment Instructions if we receive instructions to do so, where we reasonably believe such instructions to be valid.
- 5.4. Subject to term 5.5 below, when you send messages in respect of any of the services comprised in the Online Banking Service, for example if you send us Payment Instructions or ask us to effect a transfer of monies, then these instructions constitute requests which are sent to us for future processing. You should not rely upon any of your instructions or requests as having been complied with, unless and until the relevant transaction status report on the Site indicates that your transaction is confirmed or otherwise complete.
- 5.5. You are able to submit Payment Instructions via the Online Banking Service. Depending on the payment type and the time of day, we will action your Payment Instruction in accordance with the summary of provisions included in the Banking Terms and Conditions. Please see these for further information on Payment Transaction cut-off times.
- 5.6. If you need to execute a transaction urgently you should telephone us, or contact your Private Banker. A Payment Instruction sent to us via the Online Banking Service will not be simultaneous with your required transaction, so you should always allow for processing time when planning your instructions and transactions. Instructions and messages received outside the specified cut-off times will not be processed until the commencement of Banking Hours on the next Business Day. Please see our Banking Terms and Conditions for further information on our Business Day.
- 5.7. As set out in term 2.5.7 of the Banking Terms and Conditions we may refuse to follow Payment Instructions where we have reasonable grounds to do so. If, at any time we suspect a security breach or threat, mistake or fraud, we may delay processing your instructions or responding to your communications or we may suspend the Online Banking Service as contemplated by terms 5.14 and 10.
- 5.8. You agree that you will comply with any notices, messages or instructions displayed on your Computer screen, or which we otherwise send to you, when you are using the Online Banking Service. All such notices, messages and instructions are deemed incorporated in these Terms.

### **Display of information**

- 5.9. Whilst we will take reasonable care to ensure the completeness, accuracy and integrity of

the information displayed on the Site and via the Online Banking Service, the information is only a reproduction of the information held on our systems at the relevant time or, where information is received from a third party, an accurate reproduction of the information received by us from that third party, at the relevant time.

- 5.10. If you view your Account balance, any balance figure displayed at the time of viewing will not necessarily be available in full for you to withdraw or transfer. The balance shown may not take account of any debits, credits or other transactions in respect of your Account that have not yet cleared through the relevant banking transmission systems. The availability of funds in your Account may also be affected by items such as court orders and by insolvency procedures. Please refer to the Banking Terms and Conditions for further information.
- 5.11. You must check carefully the information about you and your Account displayed via the Online Banking Service. You agree to contact us immediately if you uncover a discrepancy or if you know, or suspect, that any information displayed is incorrect.

### **Availability of the service**

- 5.12. We shall try to ensure a continuous service, but there may be times when the Site and the whole or any part of the Online Banking Service is unavailable due to intransient web conditions, for maintenance, if we suspect security breaches, threats or fraud, due to strike, industrial action, failure of power supplies, failure of equipment, (hardware and software) or events generally, beyond our reasonable control.
- 5.13. We will use reasonable efforts to inform you without undue delay through the Online Banking Service and/or the Site if any service under the Online Banking Service is unavailable. However, we may not always be able to contact you, for example because of legal or regulatory restrictions.
- 5.14. We may withdraw or suspend any service comprised in the Online Banking Service without notice where we consider we have reasonable grounds to:
- suspect the security of your Account or Online Banking Service is at risk;
  - suspect unauthorised or fraudulent use of your security details or the Online Banking Service;
  - suspect you have knowingly given us false information about yourself or another account holder.
- Additionally,
- where you have an overdraft (either an Arranged or Unarranged Overdraft) and in our opinion there is a significantly increased risk that you may be unable to meet your

obligations in relation to repayment of the overdraft;

- e) where a system failure has occurred;
- f) where there is a requirement under UK or EU legislation (for example anti-money laundering legislation) to suspend the Online Banking Service; and
- g) where there is another reason beyond our reasonable control.

Where we intend to permanently suspend your Online Banking Service, we will inform you beforehand, unless there are restrictions imposed by law or regulation.

- 5.15. In the situations listed above we are not responsible and shall not be liable to you for any loss, expense or delay that you may suffer as a result of any delay, withdrawal or suspension of the Site, the Online Banking Service and the processing of instructions.
- 5.16. You should be able to use your Online Banking Service in a country outside the UK. If you use the Online Banking Service in a country outside the UK, you are responsible for finding out whether it is lawful to access the Online Banking Service in that country, as some countries do not allow encrypted data to be sent over a public phone network. You are responsible for complying with local laws and for any losses as a result of a breach of local law.

#### **Copyright**

- 5.17. The copyright and all other intellectual property rights in the material contained in the Site, together with the website design, text and graphics, and their selection and arrangement, and all software compilations, underlying source code and software (including applets) belongs to us or our licensors. All rights are reserved. None of this material may be reproduced or redistributed without our prior written permission. We acknowledge however that you may wish to download and store information concerning your Account. Accordingly, you may download or print a single copy for your own, off-line viewing.

### **6. Charges**

- 6.1. We do not charge you to use the Online Banking Service but your internet provider or any third party may charge you for using the internet.
- 6.2. Charges in relation to transactions will apply as set out in our published Fee Information Document.

### **7. Security**

- 7.1. We use two types of security authentication when you log in to the Online Banking Service, and when you initiate a Payment Instruction or carry out any action through a Remote Channel (such as when you set up a new payee).

- 7.2. When you initiate a Payment Instruction the authentication will be linked to the payee and payment amount. If any changes are made to your Payment Instruction whilst the authentication is in progress, the authentication will fail and you have to re-start the authentication process.
- 7.3. If you receive a code on your mobile or via another device or channel (as agreed with us), but you have not carried out any action for this effect, do not enter the code into the Online Banking Service and contact us immediately.
- 7.4. You must observe at all times the security duties in relation to your Security Details to prevent unauthorised use or fraud. You must:
  - a) never access the Online Banking Service from any public or untrusted computer;
  - b) never access the Online Banking Service in such a way that third parties would be able to see, access or obtain your Security Details;
  - c) keep your Security Details secret. Never record your Security Details on any software or utilise any "save Security Details" facility on your internet browser whereby your Security Details is automatically saved for future use; or
  - d) never leave your Computer or device unattended whilst using the Online Banking Service or otherwise, use your Computer and/or the Online Banking Service in a place where people can overlook your screen or see your Account Information.
- 7.5. The following precautions should also be taken to prevent unauthorised use or fraud. You must:
  - a) keep your Computer or device secure (please refer to term 8.5);
  - b) always treat emails you receive from senders claiming to be from your bank with caution and be wary of emails or calls asking you for any personal security details. We (or the police) will never contact you to ask you for your online banking or payment card PINs, or your Security Details information; and
  - c) always access the Online Banking Service by typing the bank address into your web browser. Never go to an Online Banking site from a link in an email and then enter personal details.
- 7.6. You must comply with all instructions which we may give you from time to time in relation to the operation of the Online Banking Service, your Security Details and security arrangements in connection with the same. For example, we may tell you that you need to use new Security Details to access the Online Banking Service.
- 7.7. We are not responsible or liable to you for any disclosure of confidential information if:

- a) you divulge your security information or Security Details to any third party (apart from a Third Party Provider);
- b) any third party sees information concerning your Account displayed on your screen;
- c) any third party observes you when entering your Security Details; or
- d) any third party overhears any telephone call that you may make to us in connection with your Account or any aspect of the Online Banking Service.

**7.8.** We are not liable for any disclosure of confidential information to any third party where you have misused the Online Banking Service, have breached these Terms, or otherwise, have failed to keep your security information safe and confidential. However, we will not treat you as having breached these Terms if you choose to disclose your Security Details to a Third Party Provider who asks for them so that they can access the Online Banking Service on your behalf. Please refer to the Banking Terms and Conditions for further information on Third Party Providers.

**7.9.** You will not be liable for losses caused by someone else which take place through the Online Banking Service unless you or an Authorised Person have:

- a) acted fraudulently;
- b) let someone else (apart from a Third Party Provider) access the Online Banking Service;
- c) been grossly negligent with (or intentionally shared) the security details you use to access the Online Banking Service (unless your Account is overdrawn);
- d) intentionally or with gross negligence failed to tell us as soon as possible of the loss or theft or theft of your security details, or that you suspect someone has tried to use it (unless your Account is overdrawn).

**7.10.** We will ask you to confirm your identity when you log on and before we accept certain instructions you give us through the Online Banking Service. We may apply additional security checks to help confirm your identity.

**7.11.** Where you authenticate an Online Banking Service session and you do not carry out any action for a period of time, the session will be ended and you will need to re-start the authentication process.

**7.12.** We shall use reasonable endeavours to keep the Online Banking Service free from viruses and corrupt files but cannot guarantee this. If we detect these or any potential unauthorised or fraudulent payment transactions, we may suspend, restrict or block your access to the Online Banking Service or the use of your Security Details. If this happens, you and any

other authorised parties (Authorised Persons and Third Party Providers) may not be able to access some or all of our Online Banking Service until the reason for suspending, restricting or blocking it ends, and we may ask you to use new Security Details.

## **8. Technological Requirements**

**8.1.** You can use the Online Banking Service provided that you have equipment which is compatible with our systems. Please refer to the "Help" section of the Site for further information on our systems.

**8.2.** We may make available installation or other software for operation of the Online Banking Service and we give you permission to use the software and other items for the purposes of your installation and use of the Online Banking Service. The software will have been thoroughly tested and checked for viruses and certified for production.

**8.3.** You agree that you have no rights in the software or other items supplied to you in connection with the Online Banking Service and you agree to use the same only in accordance with our instructions.

**8.4.** You will not use the software or other items for any unlawful purpose, nor will you attempt to copy, modify, reverse engineer, merge or decompose any software or other items that we may supply to you.

**8.5.** We use a very high level of encryption and we shall not be liable to you for any loss or damage suffered by you as a result of you not being able to use the Online Banking Service. We recommend that you only utilise the Online Banking Service using a Computer which has the most up to date anti-virus, firewall and security patch software. Please refer to the "Help" section of the Site for further information.

**8.6.** You are responsible for ensuring that:

- a) the Computer or device you use to access the Online Banking Service is kept fully operational;
- b) any software installed on your Computer or devices are kept virus free; and
- c) all your important data is backed up at regular and frequent intervals.

## **9. Messaging**

**9.1.** You may send us and we may send you secure messages via the Online Banking Service. You should check your messages regularly as they may contain important information about your Account.

**9.2.** If you send us a message, we will respond in two Business Days. If this is not possible, or if we cannot, or are not prepared to respond to



your request within this time frame, or at all, we will aim to let you know this within two Business Days. You should be aware that if you send us a request, you may not be able to reverse or retract that request before it is implemented.

**9.3.** Please refrain from sending us messages which:

- a) relate to matters for which there is already specific functionality within the Online Banking Service, for example: to make a payment or order a written statement;
- b) require immediate attention – as set out at term 5.6, please telephone us with any urgent requests;
- c) report the loss/theft or misuse of cheques, credit cards, PIN numbers or any of your Security Details for use in connection with the Online Banking Service – please telephone us immediately on +44 (0)20 7012 2500 which is a 24 hour service with this information;
- d) are offensive, frivolous or otherwise inappropriate.

**10. Variation and Termination**

**10.1.** In the circumstances set out in term 5.14 we may, at our option, suspend your use of the Online Banking Service or terminate your use of the Online Banking Service, with immediate effect. You agree that such suspension or termination under these Terms may be effected without prior notice.

- a) Suspension or termination of your use of the Online Banking Service will not terminate or suspend your Account, unless we give you notice that we are terminating your Account or unless we tell you that your Account is suspended. Termination or suspension of the Online Banking Service will not affect your liability to us in respect of your Account. Please refer to the Banking Terms and Conditions for further information.
- b) You may terminate your use of the Online Banking Service at any time. You agree to comply with any instructions that we may give you, particularly with regard to any security requirements, in order to terminate your use of the service.

**10.2.** Warranty and indemnity

- a) You warrant to us that you will only use the Online Banking Service in accordance with these Terms.
- b) You hereby confirm and agree to compensate us fully on demand, in respect of any loss, cost, liability, action and/or expense that we may suffer or incur as a result of:
  - i) your misuse of the Online Banking Service;

- ii) any breach of the Banking Terms and Conditions or any breach of these Terms;
- iii) the supply of information by you that is false or misleading in any way; or
- iv) acting on instructions relating to your Account and the provision of the Online Banking Service in connection with your Account.

**10.3.** Third Party Providers

- a) If you are registered for our Online Banking Service you can choose to use a Third Party Provider:
  - i) to make payments from your Account on your behalf (Third Party Providers who provide these services are known as Payment Initiation Service Providers);
  - ii) to provide account information services to you (Third Party Providers who provide these services are known as Account Information Service Providers).
- b) We can only accept instructions or provide information to a Third Party Provider:
  - i) if they are authorised or regulated by the FCA or another EEA regulator to act as a Payment Initiation Service Provider or Account Information Service Provider; and
  - ii) if they are open and transparent about their identity.
- c) Before you instruct a Third Party Provider you should check, from the information that they provide you with, that they are appropriately authorised or regulated by the FCA or another EEA regulator.
- d) If you have opted for “view only” access to our Online Banking Service, you may only use an Account Information Service Provider.
- e) If you have a joint Account, each of you is entitled to consent to a Third Party Provider accessing information in respect of your Account and/or making payments from your Account, and either of you can revoke any ongoing consent granted to a Third Party Provider to access your Account.
- f) These Terms require you to keep your Security Details confidential and you must not share them with anybody else however, we will not treat you as breaking these Terms if you choose to disclose such details to a Third Party Provider who asks you for them so that they can access our Online Banking Service on your behalf.
- g) If we make available to a Third Party Provider a specific means of accessing your Account, and it tries to access your Account

- by a different way, we may refuse to allow that access. This includes where a Third Party Provider uses your Security Details.
- h) We are required to treat any Payment Instruction from a Third Party Provider which is a Payment Initiation Service Providers as if it was made directly by you, and the Banking Terms and Conditions will apply to the subsequent transaction. You must tell us about any unauthorised or incorrectly authorised transactions even where you use a Third Party Provider.
  - i) If you consent to a Third Party Provider having access to information concerning your Account, we will assume that you consent to access being granted as frequently as the Third Party Provider requests it. Notwithstanding this, we may limit access by the Third Party Provider in accordance with regulatory requirements.
  - j) We are not responsible to you if a Third Party Provider breaches their obligations to you. For example, if you ask a Third Party Provider to request a payment and they do not do this, we will not be responsible for your payment not being made. If you consent to a Third Party Provider having access to your Account information we will not be liable if the Third Party Provider fails to keep this information safe.
  - k) We may stop a Third Party Provider from accessing your Account or refuse to accept a Payment Instruction from a Third Party Provider if we suspect they are attempting unauthorised or fraudulent access to your Accounts. We will tell you about this by telephoning you or using any of the contact details we hold for you unless this would compromise our reasonable security measures or would be unlawful.
  - l) If you want to cancel the consent you have given to a Third Party Provider to access your Account you can either contact them directly or notify us, using the Online Banking Service or by contacting your Private Banker. Once a Third Party Provider has initiated a Payment Transaction, you cannot normally cancel it. You can cancel certain types of Payment Transaction which are to be made on a future date. Please refer to the Banking Terms and Conditions for further information on Payment Transaction cut-off times.
- 11.2. If we fail to exercise a right and/or remedy under these Terms, such failure will not prevent us from exercising other rights or remedies or the same type of right or remedy on a later occasion.
  - 11.3. If any provision of these Terms is held to be unlawful, invalid, or unenforceable, that provision shall be deemed severed and the validity and enforceability of the remaining provisions of these Terms shall not be affected.
  - 11.4. Save in the case of error, our records will be evidence of your dealings with us in connection with the Online Banking Service and your Account. You agree that you will not object to the admission in evidence of our records in any legal proceedings on the basis that our records are not originals, are produced by computer or are not in writing.
  - 11.5. We are not obliged to monitor your compliance with these Terms, or the Banking Terms and Conditions.
  - 11.6. We will monitor use of the Online Banking Service to the extent required by the applicable law and regulation.
  - 11.7. From time to time, we may amend, vary, modify or update these Terms. We will notify you of any change no later than two months before such change takes effect.
  - 11.8. We reserve the right to assign, novate, or otherwise transfer our rights and obligations under these Terms to the extent that it is necessary for us to provide the Online Banking Service. Your consent will be required where any such assignment may adversely affect the service provided to you. Unless we agree otherwise, you may not assign, novate, or transfer your rights and obligations under these Terms.
  - 11.9. Arbutnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our registered office is at 7 Wilson Street, London EC2M 2SN.
  - 11.10. Details of the Financial Services Compensation Scheme, the Financial Ombudsman Scheme (if and to the extent these Schemes apply to you) and details of our complaints procedures and how to complain are contained in the Banking Terms and Conditions.
  - 11.11. These Terms shall be governed by and construed in accordance with English law and the parties agree to submit to the non-exclusive jurisdiction of the English Courts.
  - 11.12. All the information we give you and all communications between us will be in English.

## **11. Miscellaneous**

- 11.1. We may at any time appoint agents, subcontract, or outsource some or all of the services and functionality comprised in the Online Banking Service.



For business. For family. For life.

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## Contact Information

### **Arbuthnot Latham & Co., Limited**

#### **Registered Office**

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7 Wilson Street  
London EC2M 2SN

+44 (0)20 7012 2500

[banking@arbuthnot.co.uk](mailto:banking@arbuthnot.co.uk)  
[arbuthnotlatham.co.uk](http://arbuthnotlatham.co.uk)

#### **Dubai**

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Dubai International Financial Centre  
PO BOX 482007, Dubai, UAE

+971 4 377 0900

[dubai@arbuthnot.co.uk](mailto:dubai@arbuthnot.co.uk)  
[arbuthnotlatham.com/dubai](http://arbuthnotlatham.com/dubai)

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AL186 / 1 July 2020