

User Agreement for Hartclays Credit Union Bank

Effective Date: [Insert Date]

1. Introduction

Welcome to Hartclays Credit Union Bank. This User Agreement ("Agreement") governs your use of our services, including all products, features, and online platforms provided by Hartclays Credit Union Bank ("Hartclays," "we," "our," "us"). By accessing or using our services, you agree to be bound by the terms of this Agreement and any other policies or guidelines that may apply. If you do not agree with these terms, please do not use our services.

2. Services Provided

Hartclays Credit Union Bank offers a variety of banking services, including but not limited to:

- Current accounts
- Savings accounts
- Loans and mortgages
- Credit and debit cards
- Investment and corporate banking
- Digital and online banking services

These services may evolve or change over time. We reserve the right to add, modify, or discontinue services as necessary.

3. User Eligibility

You must be at least 18 years of age and legally capable of entering into binding contracts to use our services. By registering for or using our services, you confirm that you meet these eligibility criteria.

4. Account Registration and Security

To access certain services, you must create an account with Hartclays. You agree to provide accurate, current, and complete information during the registration process and maintain the accuracy of such information.

You are responsible for maintaining the confidentiality of your account login details, including your username and password. You agree to notify us immediately if you suspect any unauthorized use of your account.

5. Your Rights and Responsibilities

As a user of Hartclays services, you are granted a limited, non-exclusive, non-transferable license to use our services for lawful purposes and in accordance with this Agreement. You agree to:

- Use our services responsibly and only for legal purposes.
- Provide accurate, complete, and up-to-date information as required for account management.
- Maintain the confidentiality and security of your account information.
- Immediately notify us of any unauthorized access or breach of security.

6. Payment and Fees

Some services may require payments, fees, or charges. By using these services, you agree to pay all applicable fees as outlined in the respective service descriptions or documentation. Fees may include account maintenance fees, transaction fees, loan interest rates, and penalty charges.

Hartclays reserves the right to update, change, or introduce new fees, which will be communicated to you in advance.

7. Privacy and Data Protection

We value your privacy and are committed to protecting your personal information. All personal data collected through our services will be handled in accordance with our Privacy Policy. By agreeing to this User Agreement, you consent to the collection, use, and storage of your personal data as described in our Privacy Policy.

8. Communication

By providing us with your contact details, you agree to receive communication from Hartclays, including transaction alerts, service updates, promotional messages, and other notices related to your account or services. You may opt out of certain communications, except where they are required for service functionality or compliance with legal obligations.

9. Security and Fraud Prevention

Hartclays employs state-of-the-art security measures to protect your account and financial transactions. However, you are responsible for ensuring the security of your personal information,

including your login credentials and PINs. You agree to take reasonable precautions to prevent unauthorized access to your account and to notify us promptly if you suspect fraud or account compromise.

10. Termination of Service

You may terminate your account at any time by notifying us. We reserve the right to suspend or terminate your access to our services if we suspect misuse or breach of this Agreement or if required by law or regulation. Upon termination, you must cease using all services provided by Hartclays.

11. Limitation of Liability

Hartclays Credit Union Bank shall not be liable for any damages, losses, or claims resulting from:

- Unauthorized access or transactions on your account due to your failure to maintain secure login details.
- Interruption or failure of services beyond our control.
- Any indirect, incidental, or consequential damages arising from your use or inability to use our services.

Our total liability for any claim arising from this Agreement shall be limited to the amount you have paid for the specific service that caused the issue.

12. Dispute Resolution

In the event of a dispute, both parties agree to first attempt resolution through informal negotiations.

If the dispute cannot be resolved informally, the matter shall be resolved through binding arbitration under the laws of the United Kingdom. Any legal proceedings related to this Agreement must be conducted exclusively in the courts of the United Kingdom.

13. Modification of Agreement

We reserve the right to modify or update this User Agreement at any time. Changes will be communicated to you, and the updated Agreement will be posted on our website. Your continued use of our services after changes have been posted constitutes your acceptance of the modified Agreement.

14. Governing Law

This Agreement is governed by the laws of the United Kingdom, and any disputes will be resolved in accordance with UK laws. If any provision of this Agreement is found to be invalid or unenforceable, the remainder of the Agreement will remain in full force.

15. Miscellaneous Provisions

- Force Majeure: Hartclays is not responsible for any failure to perform due to causes beyond our reasonable control, including natural disasters, technical failures, or government regulations.
- Assignment: We may assign or transfer our rights and obligations under this Agreement to third parties at our discretion, without prior notice. You may not assign your rights without our prior written consent.
- Entire Agreement: This Agreement, including any documents incorporated by reference, constitutes the entire agreement between you and Hartclays, superseding all prior agreements or understandings.

16. Contact Information

If you have any questions about this User Agreement or need support, please contact us at:

- Phone: [Insert Phone Number]
- Email: [Insert Email Address]
- Address: [Insert Physical Address]