



Terms & Conditions

Changes to our Savings & Current Account, Cumberland Card Terms and Conditions, Cumberland Internet Banking Terms and Conditions and Cumberland Mobile Banking App Terms & Conditions

We are updating the above Terms and Conditions with effect from 1 June 2019.

As previously communicated, some of the words we use to describe several of our fees and charges have changed as a result of European regulations that require all banks and building societies to use common descriptions for the key services that customers most use. These new terms will appear in the Savings, Current Account and Cumberland Card Terms & Conditions leaflets from the above date.

We are also changing our Terms and Conditions for Cumberland Internet Banking and Cumberland Mobile Banking App to reflect changes in authentication procedures to comply with European regulations and to give you more protection from fraud. These new Terms and Conditions will result in changes to how you use the Mobile App and Internet Banking.

One such change is that we will be introducing an additional level of security verification for certain transactions, and in order to make a payment you will need to provide a minimum of two of the options below:

- something only you would know, such as a PIN or password.
- something only you would have access to, such as a mobile phone or payment card.
- something unique to you, such as your fingerprint.

The relevant requirements will be made clear at the time you attempt to make a transaction, notification or change to your account, and we will also be providing further guidance on our website in relation to further changes that will be taking place.

Revised copies of these leaflets will be available from your local branch or from our website over the coming months so please keep a copy of this insert handy in the meantime.

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**The Cumberland**

A member of the Building Societies Association

Cumberland Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority and is entered in the Financial Conduct Authority's Register under Register Number 106074.

