

Website Terms and Conditions

Important Information for Users of This Site

This site is governed by Scots law and any dispute or legal action shall be dealt with by the Scottish courts. Access to this site and the use of information contained on it is governed by the terms and conditions set out below. These terms and conditions are important and are for the protection of both you and us. Please take the time to read the terms and conditions carefully. By proceeding further you will be deemed to have accepted them. Please note that references to “we” mean Glasgow Credit Union and or our subsidiaries and associates.

General

The content of these pages are the copyright of Glasgow Credit Union. The copying or incorporation into any other work of part or all of this material available on the website in any form is prohibited except for printing or downloading extracts of the material on this site for your personal use. Information set out in this website belongs to us and may not be copied, transmitted or reproduced without our prior consent. We have given the information on the site in good faith. Where we have taken the information from other sources, this is believed to be reliable. Although we have made all reasonable efforts to ensure that all of the information on the site is accurate at the time of inclusion, we do not represent that this is the case and it should not be relied upon as such. Please note that we may update or alter the information on this site at any time without giving notice of the alterations. Any opinions and estimates expressed reflect our judgement at the date given and are also subject to change without notice. Accordingly you agree not to hold us responsible for any inaccuracies or omissions.

The contents of this site, including these terms and conditions, are subject to change by us without notification. The information in this site may be updated from time to time and may at times be out of date. We accept no responsibility for keeping the information in this site up to date or liability for any failure to do so.

Security

While all reasonable security precautions have been taken by Glasgow Credit Union, the nature of communication by the internet is such that that Glasgow Credit Union cannot guarantee the privacy or confidentiality of any information relating to the member passing over the internet.

In accessing the Glasgow Credit Union website and in availing of our services, the member accepts that electronic mail messaging may not be free from interference by third parties and may not remain confidential. You should not divulge personal information over the internet unless you are using a secure or encrypted communications technology.

Some pages on this site contain hypertext links to websites not maintained by us. You are reminded that when you enter other websites via such hypertext links, you will not be subject to these terms and conditions and you will not benefit from the protections afforded to you in using our site. We will not be liable in any way for the content, availability or use of such linked web sites and you use such links entirely at your own risk.

Access to and use of this site is at the user’s own risk and we do not represent or warrant that the use of this site or any material downloaded from it will not cause damage to property, including but not limited to loss of data or computer virus infection. In no event do we accept liability of any description

Website Terms and Conditions

continued...

including liability for negligence for any damages whatsoever resulting from loss of use, data or profits arising out of or in connection with the access, use or performance of this site or any its contents.

Acting On Your Instructions

We will carry out transactions on your account following instructions you give us or which seem to us to be given by you through our Secure Member website. This is provided the correct authentication steps using your security data have been completed.

If, because of something beyond our reasonable control or the reasonable control of those acting on our behalf, we are unable to let you carry out a transaction using our Secure Member website, we will not be responsible for any loss or damage you suffer as a result. An example of when this may happen is when a PC, browser or other equipment necessary to use our Internet Banking service is faulty or out of order.

Regulation

Glasgow Credit Union is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our FRN is 213558.