

Please read these terms if you've been nominated or authorised to use Business Internet Banking (BIB) by a Virgin Money business customer. There is important information that you need to know when using BIB.

## Who can use Business Internet Banking?

- A Corporate Administrator who's been chosen to operate an account by a Virgin Money business customer.
- An Additional User who's been appointed by a Corporate Administrator.
- Whichever one you are, we call you a 'User' in these terms - please read them.
- As a User, you can use BIB on behalf of that Virgin Money business customer. What you can do via BIB will depend on what you're allowed to do – please read on to find out what that means. If you've got any questions about being an Additional User, speak to your Corporate Administrator.

## Who can do what?

### Corporate Administrator

You'll have full access to use all of the customer's accounts. That includes paying money in, taking money out and transferring money to other accounts – the whole lot. You'll also be able to manage and maintain all of the customer's accounts (and you can appoint one or more Additional Users to do this).

You'll be able to control each Additional User's access, put limits on what they can do and give them certain tasks. You can also change or remove their access at any time.

### Additional User

You'll be able to do whatever your Corporate Administrator has allowed you to do. Please ask your Corporate Administrator for the details.

Once you've made a payment or transfer and entered all of the information that's needed, you can't cancel it (unless it's dated in the future).

## How to access BIB

Before you use BIB for the first time, you'll need to download our app on your mobile phone (UK phone number only or tablet). This is an extra layer of security to keep the account safe.

The first time you use BIB you'll set up your security details – passcodes, passwords, and passphrases, that sort of thing.

Whenever you sign in or make a transaction, we'll double check that it's you by asking you to authenticate yourself using the app or a security token.

If we ever need to call you, we'll ask you to confirm your identity via the app or by generating a number using your security token. It's always option 1 on the security token to generate that number; never option 3 – that's only for authorising a payment.

We'll never contact you and ask for characters from your password.

### Get in touch straightaway if:

- Someone asks for characters from your password.
- Your device or security token is lost or stolen.
- You want to cancel or suspend the use of your security details, device or security token.

## How do I keep the account safe?

To keep the account and security details away from fraudsters, here are some top tips on what you should do:

- Make sure your device's security software is up to date.
  - Never allow anyone else to have access to your device, or store their biometric information (e.g. fingerprints or facial recognition) on the device to unlock it.
  - Always sign in to the Virgin Money BIB website by typing the address into an internet browser – not via a link in an email or text.
  - Follow any security instructions we tell you about.
  - Keep your security details safe from prying eyes – please don't share them or write them down.
  - Check account statements carefully.
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