

Subject	Change	Section of the new T&Cs you can find this
Our ability to refuse to act on an instruction from you	We are adding a new clause giving us the right to refuse to act on an instruction from you where we have reasonable grounds to suspect the instruction to make a payment out of your account is connected to fraud. This is intended to help protect you from being the victim of authorised push payment fraud.	Clause 2.5(e)
Our ability to delay acting on a payment instruction from you	<p>We are clarifying when we can delay to act on an instruction from you.</p> <p>Where we have reasonable grounds to suspect an instruction to make a payment out of your account has been made as a result of fraud or dishonesty from someone other than you then we may delay acting on it to ask you or someone else further questions about the transaction request. The maximum time period for the delay will be four business days. This will only apply in relation to payments in sterling to another UK account.</p>	Clause 4.6
Your Protection if you are the victim of an authorised push payment scam	<p>We are adding new protections so that you can get your money back if you have made a payment because you have been a victim of an authorised push payment scam.</p> <p>This will normally be within five business days from when you report the scam to us. There are, however, conditions which apply and which you should familiarise yourself with.</p> <ul style="list-style-type: none"> • You must tell us as soon as possible if you suspect you have been the victim of an APP scam. • We'll only refund you if the payment was made by bank transfer in sterling to another UK account. • There are some circumstances where you might not get a refund. This includes: 	Clause 10

	<ul style="list-style-type: none"> ○ Ignore a warning from us, the police or another authority that you might be a fraud victim. ○ You know or suspect that you have been the victim of a scam and didn't tell us quickly. ○ Not giving us information we've reasonably asked for to help us investigate a possible scam. • We will not refund you if we believe you acted fraudulently when making the refund request or if you acted in a way which was 'grossly negligent' • We'll only refund you up to the maximum amount set by our regulators, which is currently £85,000. We may also apply a £100 'excess'. <p>All requests will be assessed by us on a case-by-case basis and we will always take into account all the relevant facts, including your personal circumstances, when considering a claim.</p> <p>We can take back any refunded amount (after giving you reasonable notice) if we later believe you acted fraudulently when making the claim.</p>	
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