

A  
guide  
to

# Website legal information

Alliance & Leicester International is now part of the Santander Group, which has more than 150 years' experience in banking, and more branches worldwide than any other international bank.

**PART OF THE SANTANDER GROUP**



## Legal information about the website

This website is the property of Alliance & Leicester International Limited, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles, incorporated in the Isle of Man number 81918C. Alliance & Leicester International Limited is part of the Banco Santander, S.A. group of Spain which includes Santander UK plc and Alliance & Leicester plc in the UK, which are regulated by the UK Financial Services Authority. Alliance & Leicester International Limited places funds with other parts of its group and thus its financial standing may be linked to that of the group. Depositors may wish to form their own view on the financial standing of Alliance & Leicester International Limited and the group based on publicly available information. The latest report and accounts for Alliance & Leicester International Limited are available at [www.alil.co.im](http://www.alil.co.im) and the group report and accounts at [www.santander.com](http://www.santander.com).

This website and all accounts held with Alliance & Leicester International Limited are governed by Isle of Man law, and all legal references unless otherwise stated are to Isle of Man legislation.

Alliance & Leicester International Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits. Alliance & Leicester International Limited is a member of the Depositors Compensation Scheme as set out in the Isle of Man Compensation of Depositors Regulations 2008 (as amended). Copies of our statutory accounts are available on request. Accounts for the year ended 31 December each year are made publicly available not later than the 30th April following.

Alliance & Leicester International Limited is registered under the Isle of Man Data Protection Act and any person intending to contact the company via the internet is advised to read the Privacy Statement on this website.

Where a prospective application is linked to certain jurisdictions or residency of the customer, Alliance & Leicester International Limited may decline the business due to legal, regulatory or other reasons. In any event, all applications are subject to full and satisfactory completion and acceptance. We pay all interest gross without the deduction of tax where we are permitted to do so by law. However, in circumstances where law or regulations come into force which require us to deduct tax or any other externally imposed levy before paying interest to customers, we reserve the right to make such deductions. Customers who are residents of member states of the European Union (EU) and certain dependent territories are subject to tax regulations made in the Isle of Man pursuant to the EU Savings Tax Directive and tax may be applicable to their savings interest. From 1 July 2011, details of the accounts held by EU residents will be automatically exchanged with their home tax authorities. We will advise existing customers in advance of any changes which require us to deduct tax disclose their accounts. It is the responsibility of customers to declare all interest earned to the relevant tax authorities. Tax legislation and practice may change and customers should consult their tax adviser regarding the suitability of our products for them in their personal circumstances. This website and any advertisement contained within it does not constitute an invitation to buy or an offer to sell securities or make deposits in any jurisdiction to

any person to whom it is unlawful to make such an invitation or offer in such a jurisdiction.

It is the responsibility of prospective customers to inform themselves of all applicable laws and regulations of their jurisdiction of residence, citizenship, domicile, sale etc. in determining whether the account is suitable and lawful for them in their personal circumstances. From time to time we may specify a list of countries from which we do not accept deposits, and this list is subject to change without notice. Alliance & Leicester International Limited does not offer tax or investment advice and the information contained within this website does not constitute advice. Our General Terms and Conditions, Internet Banking terms and conditions and the Special Conditions of the account apply.

Customers must comply in all respects with our Know Your Customer rules which derive from local legislation, group standards and regulations issued by the Isle of Man Financial Supervision Commission. Full details of our Know Your Customer rules are included on this website.

Whilst the information contained in this website is published in good faith, no warranty express or implied is made as to its accuracy, completeness or correctness. Any financial reports or news articles contained on this website are only as current as their respective dates. Alliance & Leicester International Limited makes no commitments, and disclaims any duty, to update or correct or to provide notice as to any error or omission in any report or other information contained on the site.

The interest rates published on this website should be used as a guide only. Whilst every effort is made to ensure that the latest rates are shown on this website, you are advised to telephone our International Customer Service Centre on +44 (0) 1624 641888 if you wish to check the rate payable on any given day. The interest rate on the day your funds begin to earn interest, as specified in our General Terms & Conditions, will be the Alliance & Leicester International Limited rate applying for that account type on that day.

Copyright in the whole and every part of this website belongs to Alliance & Leicester International Limited, unless otherwise indicated, and may not be used, sold, licensed, copied or reproduced in whole or in part in any manner or form or on any media to any person without the prior written consent of Alliance & Leicester International Limited. The trade mark Alliance & Leicester together with associated logos is the registered property of Alliance & Leicester plc and is used under licence. Unauthorised use of our name, trading style or logos may result in legal action. Alliance & Leicester International Limited may also claim rights in any other trademarks, service marks, logos and icons contained in this website. We may suspend or withdraw this website without notice.

All information and content on this website are subject to applicable statuses and regulations and are furnished "as is", without warranty of any kind, express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Alliance & Leicester International Limited will not be liable (whether in negligence or otherwise) to any person for any error, omission or incompleteness in the information, or reliance on the

information, on the website, nor shall Alliance & Leicester International Limited be under any obligation to advise any person of any error therein. In no event shall Alliance & Leicester International Limited be liable for any damages whatsoever (including without limitation, damages for loss of profits, business interruption, or loss of information) arising out of the use of or inability to use the website or the information thereon, even if Alliance & Leicester International Limited has been advised of the possibility of such damages. Any software downloads accepted by you from this website are accepted entirely at your own risk.

Certain links to other websites are provided from this site. Alliance & Leicester International Limited does not accept any responsibility for the accuracy, correctness or suitability of those other websites or any information contained therein.

There is no guarantee that any email sent to Alliance & Leicester International Limited will be received by Alliance & Leicester International Limited, or that the content of the email will remain confidential and unaltered during internet transmission. If you are concerned about emails you send to us, please refer to the Privacy Statement for further information.

## Conditions of use of website

Customers who access this website from around the world via the internet should be aware that account applications may not be accepted from certain jurisdictions. Where a prospective application is linked to certain jurisdictions or residency of the customer, Alliance & Leicester International Limited may decline the business due to legal, regulatory or other reasons. In any event, all applications are subject to full and satisfactory completion and acceptance. It is the responsibility of all prospective customers and their advisers to inform themselves of all applicable laws and regulations of the jurisdiction of residence, citizenship, domicile, sale etc. From time to time we may specify a list of countries from which we do not accept deposits, and this list is subject to change without notice. Interest income on accounts with Alliance & Leicester International Limited may be paid free from tax offshore, if we are permitted to pay interest gross under relevant law and regulations. However your interest may be liable to tax in your country of residence or domicile or if it is transferred to another country. If law or regulations come into force which require us to deduct tax for some or all categories of depositor, we reserve the right to make such deductions. Customers who are residents of member states of the European Union (EU) and certain dependent territories are subject to tax regulations made in the Isle of Man pursuant to the EU Savings Tax Directive and tax may be applicable to their savings interest. From 1 July 2011, details of the accounts held by EU residents will be automatically exchanged with their home tax authorities. It is your responsibility to declare any interest earned to the relevant tax authorities. Your tax position will depend on your personal circumstances and you may wish to seek guidance from your tax adviser. Please note that tax legislation and practice may change. This website and any advertisement contained within it does not constitute an invitation to buy or an offer to sell securities or make deposits in any jurisdiction to any person to whom it is unlawful to make such an invitation or offer in such

jurisdiction. It is your responsibility to ensure that any product or service is suitable for your needs. The information contained within this website does not constitute investment advice.

### 1. Target Audience

Any person worldwide may be able to access the website, the contents of the website and the products and services featured on the website. Alliance & Leicester International Limited currently accepts deposits from customers in many countries around the world. However, Alliance & Leicester International Limited reserves the right to refuse deposits from certain countries and jurisdictions at its sole discretion. These countries and jurisdictions may change from time to time.

### 2. Definitions

In these Conditions of Use

“Company” means Alliance & Leicester International Limited

“Conditions of Use” means these terms and conditions including any amendments We may make to them in the future;

“We”/“Our”/“Us” means Alliance & Leicester International Limited;

“Website” means Our Website at [www.alil.co.im](http://www.alil.co.im);

“You”/“Your”/“Yourself” means You, a person who uses the Website;

“Your Equipment” means all such compatible equipment, software and communications lines (including any public communication lines required by You to properly access the Website.

### 3. About the Website

3.1 The Website is provided by Alliance & Leicester International Limited. Registered Office: Alliance & Leicester House, PO Box 226, 19/21 Prospect Hill, Douglas, Isle of Man, British Isles, IM99 1RY.

3.2 The Website is a service provided to enable You to find information about the range of products and service provided by Alliance & Leicester International Limited. The Website also includes advertisements and general information about our range of products and services provided by Alliance & Leicester International Limited.

### 4. Copyright and Trade Marks

4.1 The Website and the copyright in the content of and materials featured on the Website are owned by or licensed to Us.

4.2 Alliance & Leicester and certain other names, words, images or logos identifying the Website and the products and services featured in the Website are the property and trademarks of the Alliance & Leicester plc and are used under licence. Certain other names, words, images or logos may constitute trade names or unregistered trademarks of the Company or its parent Group.

4.3 The names and logos of third parties mentioned in the Website may be the property and trademarks of those third parties and are used by the Group with the permission of such organisations.

4.4 You may view, print, download or store temporarily extracts from the Website for Your own personal reference or for the purpose of applying to the Website to access or use the products and services featured on the Website. No other use (including, without limitation, the alteration, deletion, utilisation or extraction) of the content and materials featured on the Website is permitted without Our written permission. Otherwise than as provided, the Website cannot, whether in whole or as to any part, be copied, reproduced, distributed or transmitted in any medium (including, without limitation, by the internet) without Our written permission. Copyright© Alliance & Leicester International Limited. All rights reserved.

### 5. Third Party Products, Services and Websites

5.1 The Website may feature the products and services of, and may contain materials produced by, third parties. The inclusion of such products, services and materials and any statements made about them does not constitute advice that they are available to or suitable for You. You must ensure that any third party product or service is suitable for Your specific needs.

5.2 The Website may, from time to time, refer to third party products and services. We do not warrant, and are not responsible for, the quality or availability of such products and services.

5.3 The Website may contain various links to third party websites over which We have no control. Such links are provided for convenience only and are accessed at Your own risk.

5.4 We are not responsible for the content of products and services offered by, or any other matters (including, but not limited to, the privacy of Your information) relating to, any linked third party website. Any claim relating to any third party product or service must be made to the provider of the third party product or service.

5.5 We are not responsible for any loss or damage (including, but not limited to, any direct, indirect, special, incidental or consequential damage (including the loss of profit)) relating to the products and services of third parties which are featured in or linked to the Website.

5.6 Any dealings by You with any third party on or through the Website are between You and that third party and We are not responsible for any losses or damages that may arise from any such dealings.

5.7 No third party website may in any way be linked to the Website without Our prior written request.

### 6. Our Liability To You

6.1 We regularly update the Website. However, We cannot guarantee that the content of the Website or the goods and services featured (including, but not limited to, third party products and services) are available (either as featured or at all). The content of and the products and services featured in the Website are subject to change at any time without notice.

6.2 We are not liable to You for any scheduled or non-scheduled interruptions of the Website.

6.3 We provide the Website and the services featured on it on an 'as is' basis and We do not guarantee that the Website or services shall be available or suitable for Your purposes and requirements. We do not guarantee the accuracy or completeness of any information contained on the Website or services nor that the Website or services shall be error free.

6.4 To the extent permitted by any applicable law, We:

6.4.1 Exclude any liability and express or implied warranties (including, but not limited to, any express or implied warranties as to fitness for purpose, accuracy and completeness of content, quality and availability), relating to Your access and use of the Website and as to the content of, and products and services (including, but not limited to, third party products and services) featured in, the Website;

6.4.2 Exclude liability for any claims, loss or damage (including, but not limited to, any direct, indirect, special, incidental or consequential damage (including the loss of profit)) relating to Your access and use of, or inability or any delay in being able to use, the Website and as to the content of, and products and services (including, but not limited to, third party products and services) featured in, the Website.

6.5 Nothing in these Conditions of Use excludes or restricts Our liability for death or personal injury resulting from Our negligence.

6.6 We do not make any representation as to the accuracy or completeness of any opinion, advice or statement or any other information given by any third party which may be featured in or linked to the Website. We exclude all liability for any loss or damage (including loss of profit) which may arise directly or indirectly from any use of or reliance upon it.

### 7. Your liability to Us

You shall be liable to Us for (and agree to indemnify Us against) any liabilities, losses, or expenses incurred by Us as a result of: any breach by You of these Conditions of Use; or, Your use of the Website.

### 8. Complaints

8.1 We have a complaints procedure in place to ensure that any complaint You may bring to Our attention is dealt with fairly and that it receives a quick response. Any complaint will be fully investigated.

8.2 In the first instance any complaint You may have relating to the Website should be sent to Us via the 'Contact Us' area of this Website. We would hope that We would be able to deal with any complaint You may have to Your satisfaction at this stage.

8.3 If Your complaint is one which We cannot quickly resolve or resolve to Your satisfaction Your complaint should be forwarded to the address in the 'Contact Us' section of the Website.

## 9. Access to the Website

9.1 We may change the minimum specification of Your Equipment which You require You require to access the Website at any time. We shall notify You of such a change by placing a message on the Website. We are not liable to You if any such change in specification results in Your Equipment (the responsibility for obtaining, maintaining and upgrading of which is Yours) becoming incompatible with the Website or becoming unable to perform, within the Website all of the functions previously performed.

9.2 You accept that We cannot guarantee the speed with which You shall be able to access and use the Website (as it shall depend upon factors such as the specification of Your Equipment and the number of people using the Website) or that You shall have uninterrupted or continuous access to the Website (including any of the products or services featured).

9.3 You must not:

- introduce or attempt to introduce any virus or any other contaminant to the Website or any of Our systems; in any way attempt to access, alter, de-compile, reverse engineer, destroy or otherwise tamper with any part of the Website or any of Our systems;
- interfere with the Use of another person's access to or Use of the Website;
- obtain access to information relating to another person which is on Our system;
- Use or attempt to Use the Website or any of Our systems for any unlawful or immoral purpose;
- Use the Website or any of Our systems to create a database (electronic or otherwise) that includes material downloaded or otherwise obtained from the Website or any of Our systems.

9.4 We may suspend or terminate Your access and Use of the Website at any time with or without notice. We shall be entitled to suspend or terminate Your access to the Website if We become aware and determine that You have breached any of these Conditions of Use.

9.5 You are responsible for getting an appropriate connection with a telecommunications provider in order to access the Website.

9.6 You shall be responsible for the cost of all charges You incur in accessing and using the Website.

## 10. General

10.1 These Conditions of Use shall be governed by and interpreted in accordance with Isle of Man law. The Isle of Man courts shall have sole jurisdiction over any disputes arising from the Website.

10.2. Each of these Conditions of Use is separate from all other Conditions of Use, so that if one Condition of Use is found to be invalid or unenforceable this shall not affect the validity of any of the other Conditions of Use.

10.3 If We do not enforce any of the rights We have under these Conditions of Use, or if We delay in enforcing them, that does not stop Us from taking any action to enforce Our rights in the future.

10.4 We may at any time make changes to any part of the Website (including any change to these Conditions of Use). Any change shall be deemed to be accepted by You when You next access the Website following such change having been made.

10.5 We shall provide the Website using reasonable care and skill.

10.6 You acknowledge that any material and/or information downloaded or otherwise obtained through the Use of the Website is at Your own discretion and that You shall be solely responsible for any damage to Your Equipment or loss of data that results from the download of such material and/or data.

10.7 We shall use reasonable endeavours to keep the Website free from viruses and corrupt files. We do not warrant that the Website is free from infection by viruses or anything else with contaminating or destructive properties.

10.8 We have no obligation to monitor, censor or edit the content of any material transmitted or received by You or other Users of the Website. You are responsible for the content of any material You transmit.

10.9 We may monitor material transmitted or received using the Website and shall be entitled to modify, edit or remove any material on the Website or transmitted or received using the Website.

10.10 You may not transfer or try to transfer any of Your rights and responsibilities under these Conditions of Use. We may transfer any of Our rights and responsibilities without Your permission.

10.11 The headings in these Conditions of Use are for convenience only and shall not affect the meaning of these Conditions of Use.

## Data protection & privacy statement

Alliance & Leicester International Limited (ALIL) is committed to protecting the privacy of information it holds about you. ALIL is registered as a data controller under the Data Protection Act 2002. The Act requires data controllers to apply eight data protection principles. These include the fair and lawful obtaining of personal data, the use of that data only for specified purposes, and the secure storage of that data. By accessing and using our website, you confirm your consent to ALIL collecting and using your information in accordance with this privacy statement and our Terms and Conditions.

In the event that you are concerned about the personal data which ALIL holds about you, you have the right to request a copy of that data and to have it corrected if it is inaccurate. To request a copy of your personal data you will need to email or write to the Data Protection Officer at ALIL. A fee is payable.

### Promotional materials

If you apply for an account with ALIL, you will be given the opportunity on the application form to opt not to receive promotional items about our, or our Group's, products and services. If you decide that you do wish to receive promotional materials, you will not receive material that is unrelated to financial services products and services.

### Use of emails and the Internet

When you send us an email, the data which constitutes that email will be passed over the internet and will be processed by computer servers which are outside the control of ALIL. You acknowledge that the Internet is not a totally secure medium for communication and therefore we cannot guarantee the security of any information you send us over the Internet. We cannot guarantee the privacy of any email that you send to us or we send to you. We do not in any way control the information contained in email messages. However we reserve the right to delete, move or edit such information. We also cannot guarantee the timescales within which we shall receive your emails or you shall receive our messages. We do not accept instructions to open accounts by email nor do we send account information by email.

### Internet banking

We provide an internet banking facility known as MyBankOffshore which can be accessed via our website. This provides a secure messaging facility which is protected by encryption and allows you to access your account information, send us instructions and share your confidential information with us securely. You can also open an online savings account securely through our online application process.

### Third Party Websites

You need to be aware that third party websites which are linked to the website or which you may need to access and use to obtain any third party products or services featured on the website may contain privacy provisions that differ from this Privacy Statement. Such third parties may use your information differently to the way in which we use it.

### Use of cookies and tracking

We, and on our behalf our tracking partners (including but not limited to Google Analytics), use cookies (small files stored on your computer) to measure site usage and improve the service that we offer to you. We do not store any personal information that other organisations could read or understand and we do not monitor your visits to other websites not hosted by us. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by us and our tracking partners in the manner and for the purposes set out above.

Our website uses Google Analytics, a web analytics service provided by Google Inc. ("Google"). Google Analytics uses 'cookies', which are text files placed on your computer, to help the website analyse how users use the site. The information generated by the cookie about your use of the website (including your IP address) will be transmitted to and stored by Google on servers in the United States. Google will use this information for the purposes of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held by Google. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

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**Alliance & Leicester International Limited.** Registered office: Alliance & Leicester House, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles. Incorporated in the Isle of Man (No. 81918C). Alliance & Leicester is the registered trade mark of Alliance & Leicester plc. Telephone calls will be recorded for security, quality control and training purposes. Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man. **Licensed by the Isle of Man Financial Supervision Commission to take deposits.**

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Call **+44 (0) 1624 641888**  
click **[www.alil.co.im](http://www.alil.co.im)**

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