SSV SmartAccount

Terms of Service (Personal Users)

Last updated: 5th February 2026

These Terms of Service ("Personal Terms") apply to you if you are an individual using SSV SmartAccount for personal, non-business purposes. By opening or using a personal SSV SmartAccount, you agree to be legally bound by these Personal Terms, together with the Platform Terms of Use and applicable policies.

1. About SSV SmartAccount

- SSV SmartAccount Limited (trading as SSV SmartAccount) is registered in England and Wales (company number 16600204) with its registered office at Level 18, 40 Bank Street, Canary Wharf, London, United Kingdom, E14 5NR.
- SSV SmartAccount provides a digital wallet service and is not a bank.
- Banking services, account infrastructure, and interest payments are provided by Griffin Bank Ltd (company number 10842931) ("Griffin"). Griffin is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority (Firm Reference Number 970920).

2. Scope of Services

- A personal SSV SmartAccount allows you to:
  - Hold a digital wallet account
  - Send and receive money
  - Make UK bank transfers
  - Receive interest on eligible balances, where applicable.
- Your funds are not held by SSV SmartAccount. All funds are held by Griffin.

3. Eligibility and Account Opening

- You must be at least 18 years old and legally capable of entering into a binding contract.
- You must provide accurate, complete and up-to-date information during onboarding and verification processes.
- We may refuse to open, suspend or close your Account where required by law or regulation.

4. Safeguarding and FSCS Protection

- Funds in your account are held by Griffin in accordance with applicable regulatory requirements.
- Eligible deposits may be protected by the Financial Services Compensation Scheme (FSCS), subject to FSCS rules and limits.

5. Interest on Balances

- Griffin may pay interest on eligible balances held in your Account.
- Interest rates are variable and may change in line with the Bank of England Base Rate or other factors determined by Griffin.

- Interest is calculated and paid by Griffin, not SSV SmartAccount.

6. Fees

- SSV SmartAccount does not charge fees for standard personal account services.
- Third-party fees imposed by Griffin or other banks may still apply.

7. Use of the Account

- You must use your Account only for lawful personal purposes.
- You are responsible for keeping your login details secure and for all activity carried out through your Account.
- You must notify us immediately if you suspect unauthorised access or fraud.

8. Restrictions

- You must not:
  - Use the Account for business purposes
  - Engage in illegal, fraudulent or abusive activity
  - Allow any third party to use your Account.

9. Suspension and Closure

- We may suspend or close your Account where:
  - Required by law or regulation
  - You breach these Business Terms
  - We reasonably suspect fraud or financial crime.
- We have the right to terminate with immediate effect for where Griffin terminates pursuant to its right below (clause 7 of Griffin's Terms and Conditions)
- Upon closure, remaining funds will be returned in accordance with Griffin's procedures.

10. Liability

- Nothing in these Personal Terms excludes liability that cannot be excluded by law.
- To the maximum extent permitted by law, SSV SmartAccount is not liable for indirect or consequential losses, loss of profits, or service interruptions outside our reasonable control.

11. Complaints

- If you have a complaint, please contact us by emailing us at: complaints@ssvsmartaccount.co or by writing to us at Level 18, 40 Bank Street, Canary Wharf, London, United Kingdom, E14 5NR or by calling us using the details below.
- Complaints relating to banking services may be escalated to Griffin and, where applicable, to the Financial Ombudsman Service. Further details on how to make a complaint are detailed below (clause 13 of Griffin's Terms and Conditions).

12. Changes to These Terms

- We may update these Personal Terms from time to time. Continued use of your Account constitutes acceptance of any updated terms.

13. Governing Law and Jurisdiction

- These Personal Terms are governed by the laws of **England and Wales**. The courts of England and Wales shall have exclusive jurisdiction.

14. Contact Details

- SSV SmartAccount Limited
- Email: info@ssvsmartaccount.co
- Registered Office: Level 18, 40 Bank Street, Canary Wharf, London, United Kingdom, E14 5NR

GRIFFIN BANK LIMITED

General Terms and Conditions

Date: 5th February 2026

Version: 1.0

These Terms and Conditions (including any schedules attached to it, the Service Terms and any documents incorporated by reference in these Terms and Conditions) form a legal agreement between you and us in respect of the Services. Please read through the terms carefully. By clicking on the "Accept" button below you agree to these terms which will bind you and, where applicable, your Authorised Users.

You acknowledge that you are purchasing these Services directly from our business partner SSV SmartAccount Limited ("**SSV SmartAccount")** (the "**Underlying Agreement**") but we will be directly responsible for delivery of the Services in consideration of your Underlying Agreement with SSV SmartAccount and subject to the terms of this Agreement. We do not charge you for the Services.

You should save a copy of these Terms and Conditions for future reference. A table of SSV SmartAccount and our roles are set out below for reference only. The table below does not form part of this Agreement between you and us, and will be subject to further changes in accordance with our contract between us and SSV SmartAccount. You acknowledge that you are not a party to such contract and shall not have any right to enforce the terms of such contract.

Service	Who provides this service
Providing you with access to [SSV SmartAccount's platform]	SSV SmartAccount
Providing you with an easy access savings account for your funds	Griffin
Access to easy access savings account / dedicated operational account	SSV SmartAccount

1. ABOUT US

- Griffin Bank Limited (referred to in this document as "Griffin", "we", "us", and "our") is a bank incorporated in England and Wales with company number 10842931 and whose registered office is at 9th Floor 107 Cheapside, London EC2V 6DN.
- We accept deposits, and offer other banking, financial and technology services to our customers. For these services we are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
- Our Financial Services Register number is 970920. To find out more about us, please visit the Financial Services Register at https://register.fca.org.uk or call the FCA on 0300 500 8082.
- We are registered with the Information Commissioner's Office under Registration number: ZA663369.
- Our VAT number is: GB 366 0575 83.

2. WAYS TO CONTACT US

- You can contact us in the following ways:
  - Email: customers@griffin.com
  - Support: support@griffin.com
- Our Business Day is a day when banks in London are open for business, other than a Saturday, Sunday or public holiday in England. Our business hours are the period from 9.00 am to 5.30 pm UK time on any Business Day.
- We may monitor and record any correspondence to check we have carried out your instructions correctly, to handle complaints, to help improve our service and to help prevent fraud or other crime.
- We will only correspond and communicate with you in English. We will only accept communications and instructions from you in English.
- Please refer to our Support Service Schedule for information on how we and our business partner provide support services to you.

3. CONTACTING YOU

- We may contact you or your Authorised Users by using any of the contact details you have given us verbally or otherwise in writing (including through our internet banking service, email, instant messaging or other digital communication). We may want to contact you or an Authorised User to tell you something about the Services or how you are running your Accounts. If you do not want us to contact you by email, text message or through our internet banking service, please let us know in writing. We will try to contact you in the way you prefer, but there may be times when we need to contact you by email, text message or through our internet banking service.
- An email, text or communication through our internet banking service is deemed to be received by you two (2) hours after the time we sent it (as recorded on the device from which we sent the email or text or issued the communication through our internet banking service). If the time of deemed receipt of any email, text or communication through our internet banking service is outside Business Hours, then it is deemed to have been received at the commencement of Business Hours on the next Business Day.
- We will not be responsible to you if we act or fail to act on any incorrect or out-of-date information provided by you including incorrect contact details.

4. THE FINANCIAL SERVICES COMPENSATION SCHEME

- Deposits held with us are covered by the Financial Services Compensation Scheme ("FSCS") dependent on you being eligible. Information on eligibility is available on our website.
- For more information about the compensation provided by the FSCS, please see the FSCS website at www.FSCS.org.uk.

5. USING OUR SERVICES

- When using our Services, you shall:
  - Comply with the terms of this Agreement at all times.
  - Only use the Services for lawful purposes and must not use the Services in any way that breaches any applicable local, national or international law or regulation

(including applicable Data Protection Laws) or in any way that is unlawful or fraudulent or has any unlawful or fraudulent purpose or effect.

6. DATA PRIVACY AND YOUR PERSONAL INFORMATION

- We are committed to protecting the personal information we hold about you and the people connected to your business. Our Privacy Policy describes how we collect, use and safeguard personal information when we act as a controller, with whom we may share it, and for what reason. Our Privacy Policy can be accessed at https://griffin.com/privacy.
- Where you are a business user, you and we act as independent controllers and Schedule 1 (Data Sharing Schedule) shall apply.
- The expressions “controller”, “processor”, “data subject”, “personal data”, “personal data breach” and “processing” shall have the definitions given to them in the Data Protection Laws.

7. WHEN WE CAN SUSPEND OR END THIS AGREEMENT

- We may suspend, withdraw, restrict, close or delay the use of Accounts or the provision of Services (in part or in whole) or end this Agreement (in part or in whole) with immediate effect if:
    - If you are no longer entitled to use the Account or receive the Services under the Underlying Agreement.
    - If an exit plan has been initiated under our contract with SSV SmartAccount.
    - We have reasonable grounds to suspect unauthorised, fraudulent or suspicious activity on, or involving your Account.
    - We suspect that a mistaken payment has been made to or from your Account or we have received an unclear, erroneous or incomplete instruction in respect of your Account.
    - If we or our regulators have not received the information we need to meet our regulatory and legal requirements.
    - We, in our absolute discretion, consider it appropriate for your protection.
    - We, acting reasonably, believe you have significantly or persistently breached the terms of this Agreement (or we reasonably believe that you would, if we did not suspend, withdraw, restrict, or delay the use of your Accounts or Services).
    - You are not eligible (or are no longer eligible) for an Account, service, or facility.
    - You fail to remain within our risk appetite.
    - There are not enough funds in your Account to cover a requested transaction.
    - We have been provided with false or misleading information, or have not received the information requested for the purpose of the Agreement.
    - We suspect that you are, or may be, engaged in fraud, money laundering or terrorist financing activities (economic crime).
    - We suspect your Account may be involved with illicit activity, including but not limited to, fraud, money laundering (including tax evasion) or terrorist financing activities.
    - There is any dispute over your entitlement to any funds in your Account.
    - You have broken or are breaking the Law or we reasonably suspect you are or may break the Law, you are being investigated by any court, government, Regulatory Authority or you fail to meet any checks required by Law.
    - We are required to do so by Law, or any court, government or Regulatory Authority.

- You are aggressive to our staff.
- We may end this Agreement, close an Account or stop providing a Service or other facility, at any time by giving you 90 days' notice. We may provide you with information as to the reasons why we are closing an account or ceasing to provide Services, though there are circumstances where we are not able to do so.
- When this Agreement ends, if we are holding deposits on your behalf, we will need to transfer them to another banking provider. If you do not provide us with alternative account details when requested, you agree that we may transfer your deposit into a segregated trust account used solely for holding customer funds. Once transferred, the trustee of that account will be responsible for administering and returning your funds to you. This process will not affect your entitlement to receive the full amount of your funds.

8. RESTRICTIONS ON CLAIMING LOSS

- (8.1) Nothing in this Agreement excludes or limits our liability for death or personal injury resulting from our negligence; for fraud or fraudulent misrepresentation on our part; or for any other liability that cannot by law be limited or excluded. However, we will only be liable for losses incurred as a result of fraudulent activity:
  - If it has resulted from a fraudulent act or omission on our part or
  - If we are required by applicable Law to reimburse that fraudulent payment.

If you are a consumer user, the following provisions will apply:

- (8.2) Except for any legal responsibility that we cannot exclude in law (such as for death or personal injury) or arising under applicable laws relating to the protection of your personal data, we are not legally responsible for:
  - Losses that:
    - Were not foreseeable to us and you when the agreement between us was formed or
    - That were not caused by any breach on our part.
  - Business losses and
  - Losses to non-consumers.
- Subject to clauses 8.1 and 8.2, we will not be liable to you whether in contract, tort, misrepresentation, restitution, under statute or otherwise, howsoever caused including by negligence and/or arising from a breach of this Agreement for more than £250 per event or per a series of connected events, up to a maximum amount of £1,000 in any consecutive period of twelve months. We may however decide in our sole discretion and based on the facts of any incident or issue to pay out a sum in excess of either of these amounts if we consider it reasonable to do so in the circumstances.

If you are a business user, the following provisions will apply:

- (8.4) We shall not in any circumstances whatever be liable to you, whether in contract, tort (including negligence), breach of stator duty, or otherwise, arising under or in connection with this Agreement for:
  - Loss of profit, opportunity, goodwill, or anticipated business.
  - Damage to reputation.
  - Loss where you or your Authorised Users have acted fraudulently or with gross negligence, or where you have given us incorrect or insufficient information.
  - Loss that we could not reasonably have foreseen and/or

- Consequential, special, incidental, exemplary, punitive, speculative or indirect loss.
- Subject to clauses 8.1 and 8.4, we will not be liable to you whether in contract, tort, misrepresentation, restitution, under statute or otherwise, howsoever caused including by negligence and/or arising from a breach of this Agreement for more than £250 per event or per a series of connected events, up to a maximum amount of £1,000 in any consecutive period of twelve months. We may however decide in our sole discretion and based on the facts of any incident or issue to pay out a sum in excess of either of these amounts if we consider it reasonable to do so in the circumstances.

9. WHAT WE ARE NOT RESPONSIBLE FOR

- We shall have no liability for any failure to provide, or any delay in providing, or suspending the Services in accordance with the terms of this Agreement to the extent that such failure, delay or suspension results from:
  - Your failure to comply with your obligations under this Agreement, or to provide us with information or updates as reasonably required or requested by us.
  - You or your Authorised Users providing us with incorrect payment instructions or
  - A pending investigation into any specific payment instruction or activity on the Account. For example, we may refuse to accept payment into an Account if such payment is subject to an investigation or there is any suspicion that the payment is fraudulent or in breach of applicable Laws.
- You cannot recover any losses, costs, expenses or liabilities from us if we are unable to perform our obligations under this Agreement because that failure was reasonably beyond our control, including strikes, natural disasters, war, terrorism, unrest, or loss or malfunction of utilities or telecommunications.

10. AUDIT AND MONITORING

- You acknowledge that we have the right to track and monitor your use of the Services.
- If you are a business user, you shall allow us or our authorised representatives or agents to have access to your systems and records at reasonable times to conduct necessary audit to verify your compliance with this Agreement.

11. CHANGING THIS AGREEMENT

- We will tell you about any changes to the terms of this Agreement, by giving you at least two months' notice unless such changes are required to comply with or take account of changes to the Law. Note this clause does not apply to changes to the Services and rates.
- If you are not happy with any changes that we plan to make, you can end this Agreement at any time within that two month notice period free of charge. If you do not end this Agreement before the proposed changes take effect, we will consider that you have agreed to the changes.

12. TRANSFERRING RIGHTS AND RESPONSIBILITIES

- We may transfer all or any of our rights or responsibilities under this Agreement, but only to someone who we consider will treat you fairly and who is capable of performing our responsibilities under this Agreement. You acknowledge that we may subcontract the performance of our obligations in respect of any part of the Services from time to time.

- You may not transfer any of your rights or responsibilities under this Agreement without our prior written consent.

13. HOW TO MAKE A COMPLAINT

- Please contact SSV SmartAccount as the first point of contact who will follow our complaint procedures at https://griffin.com/complaints to promptly deal with any complaint from you in respect of your Account and Services.
- We will handle complaints as a point of escalation following the procedures. If you don't accept our final response, you can escalate your complaint to our Senior Independent Director (who is a non-executive director on our board). They will independently review your complaint and how we handled it. Then, if appropriate, they will act as intermediary on your behalf and work with us to find a better solution. If you remain unsatisfied with our response, you can refer complaints about bank accounts, payments, and other banking services to the Financial Ombudsman Service. You can contact them through their website: https://www.financial-ombudsman.org.uk/.

14. MISCELLANEOUS

- Nothing in this Agreement establishes any partnership, joint venture, agency or employment relationship between us and you.
- Only you and we (and our successors or assignors) may enforce the terms of this Agreement.
- If any provision or part of this Agreement is or becomes invalid, illegal or unenforceable, it shall be considered modified to the minimum extent necessary to make it valid, legal and enforceable.
- We will not provide you with any tax, legal or investment advice with respect to any Account, service or facility. Please seek your own independent advice in relation to these matters.
- All terms continue to apply after this Agreement has ended except those requiring performance only during the duration of the Agreement.
- This Agreement constitutes the entire agreement between us and you. Each party acknowledges that it has not entered into this Agreement in reliance on, and shall have no remedies in respect of, any representation, condition or warranty that is not expressly set out in this Agreement.

15. GOVERNING LAW

- This Agreement and any dispute arising out of or in connection with it (including non-contractual disputes) shall be governed by and construed in accordance with the law of England and Wales.
- If you are a consumer and want to take court proceedings, the relevant courts of the jurisdiction in which you live will have non-exclusive jurisdiction in relation to this Agreement. If you are a business user and want take court proceedings, only the courts of England and Wales shall settle disputes arising out of or in connection with this Agreement.

16. SPECIAL TERMS USED THROUGHOUT THIS DOCUMENT

- In this Agreement, we use certain terms that have a specific meaning. These are:

"Agreement"	Means these terms and conditions including the Schedules, the Service Terms and any documents incorporated by reference in these terms and conditions and the schedules.
"Account"	Refers to any accounts that you hold with us. If you hold more than one account with us, when we refer to 'Account' we are referring to all your accounts with us.
"Authorised Users"	Means, if you are a business user, any of your personnel who is duly authorised by you to access, use and give instruction in respect of your Account and the Services on your behalf under this Agreement.
"Data Protection Laws"	All privacy and data protection laws applicable in the United Kingdom from time to time including the UK GDPR; the Data Protection Act 2018, the Privacy and Electronic Communications Regulations 2003, and any laws that replace, extend, re-enact, consolidate or amend any of the foregoing.
"FCA"	Means the Financial Conduct Authority, and its successors.
"Large Business Customer"	Means a business customer which on the date of opening the Account is not a Small Business Customer.
"Laws"	Any laws, regulations, regulatory constraints, industry codes, guidelines, scheme requirements, or policies (including the FCA Handbook and PRA Rulebook), obligations, rules including common law and law of equity, and any binding court order, judgement or decree. It also includes any applicable guidance, direction, policy, rule or order that is given by a Regulatory Authority in the United Kingdom or any other relevant jurisdiction, which is applicable to this Agreement, interpreted (where relevant) in accordance with any guidance or similar document published by any Regulatory Authority.

"Platform"	Means the website or mobile app through which you can access your Accounts and our Services.
"PRA"	Means the Prudential Regulation Authority, and its successors.
"Regulatory Authority"	Means any regulatory, quasi-regulatory or administrative body or other governmental authority that is charged with monitoring, regulating and/or overseeing the business practices of us or you and/or the creation, enforcement or supervision of, making or compliance with Laws, the Payment Systems Regulator, the Bank of England, HM Treasury, the Information Commissioner, the UK FCA and the PRA, HM Revenue and Customs (HMRC);.
"Security Credentials"	Means any PIN, security number, access code, password, question, or other security detail or procedure that you use to access your Account or the services provided under this Agreement.
"Services"	Means each of the services to which you have subscribed.
"Service Terms"	Means any service specific terms applicable to the relevant Services.
"Small Business Customer"	Means, as defined under the PSR, a business customer which on the date of opening the Account had fewer than 10 employees; and an annual turnover and/or balance sheet total (either individually or as a group, if it is part of a group) of £2 million or less, or if part of a group.
"UK GDPR"	Has the meaning given to it in section 3(10) (as supplemented by section 205(4)) of the Data Protection Act 2018.
"You" or "your"	Means a business user or a consumer user who has accepted these Terms and Conditions.

SCHEDULE 1

Data Sharing Schedule

1. Interpretation

- In this Data Sharing Schedule the following terms have the following meaning:

"Disclosing Party"	Means each of us to the extent we disclose or otherwise make accessible any Shared Personal Data to the other.
"Permitted Purpose"	Means for the purpose of us providing and you receiving the Services as defined in Paragraph 2.1.
"Receiving Party"	Means each of us to the extent we receive or access any Shared Personal Data disclosed or made available by the other; and
"Shared Personal Data"	Means personal data received by one of us from the other, or otherwise made available by one of us to the other for the Permitted Purpose, as set out at Annex 1 to this Data Sharing Schedule.

2. Scope of this Schedule

- This Data Sharing Schedule allocates certain rights and responsibilities between us when you are a business user and we are each acting as independent controllers. However, nothing in this Data Sharing Schedule shall limit or exclude either of our responsibilities or liabilities under Data Protection Laws. This Data Sharing Schedule does not apply where you are a consumer.
- Annex 1 to this Data Sharing Schedule describes the personal data categories and data subject types which we may share between us under this Agreement.

3. General obligations

- Each of us shall comply with Data Protection Laws in connection with the processing of Shared Personal Data.
- Unless otherwise required under applicable Laws or in connection with any investigation into a potential security incident or potential fraudulent activity, each of us, to the extent it acts as Receiving Party, undertakes to the relevant Disclosing Party that it shall only process the Shared Personal Data for the Permitted Purpose.
- We each agree that in respect of Shared Personal Data, the relevant Disclosing Party shall ensure that:
    - It collects, processes and transfers the Shared Personal Data in accordance with the Data Protection Laws.
    - The Shared Personal Data is accurate and up-to-date when disclosed or made accessible to the Receiving Party and
    - It is entitled to transfer the Shared Personal Data to the Receiving Party for the Permitted Purpose in accordance with the terms of this Agreement.

- Upon written request, we each agree to use commercially reasonable endeavours to assist the other to comply with any obligations under Data Protection Laws.
- We shall make our Privacy Policy available at https://griffin.com/privacy. You shall ensure that all relevant data subjects, including Authorised Users, customers and beneficiaries are provided with our Privacy Policy.
- Without prejudice to any other obligation, if either of us becomes aware that any of the Shared Personal Data is inaccurate or out of date, it shall promptly notify the other.

4. Technical and organisational measures

- The Receiving Party shall at all times put in place and maintain appropriate technical and organisational measures to protect against unauthorised or unlawful processing of the Shared Personal Data, and against accidental or unlawful loss, destruction, alteration, disclosure or damage of the Shared Personal Data.

5. Third party processing

- You agree that we may pass Shared Personal Data to the police or other authorities or regulatory bodies as part of any investigation into potential fraudulent activity.

6. Data Subject Rights

- Each of us shall provide such assistance as is reasonably required by the other to enable the other to comply with requests from data subjects to exercise their rights under Data Protection Laws within the time limits imposed by Data Protection Laws.

7. Personal Data Breach

- Each of us shall comply with its obligation to report a personal data breach to the appropriate supervisory authority and (where applicable) data subjects under Data Protection Laws and shall each inform the other of any personal data breach relating to the Shared Personal Data irrespective of whether there is a requirement to notify any supervisory authority or data subject(s).
- We each agree to provide reasonable assistance to each other to facilitate the handling of any personal data breach in an expeditious and compliant manner.

ANNEX 1

Shared Personal Data

Categories of data subjects whose personal data is processed	Your Authorised Users, and related parties and payees of those Authorised Users
Categories of personal data shared	Name, bank account details (account number, sort code and IBAN), together with any other information voluntarily disclosed by an Authorised User in connection with the Services for example specific health or disability vulnerability information.

GRIFFIN BANK LIMITED

Service Terms: Support Service Schedule

1. ABOUT THESE SERVICE TERMS

- These Service Terms set out how we provide our support services to our customers and our expectation of you to provide support services to the Authorised Users in tripartite arrangements.
- These Service Terms are subject to our General Terms and Conditions. These Service Terms, together with any other Service Terms and Standards are incorporated by reference in the General Terms and Conditions shall form the agreement between you and us.

2. SUPPORT SERVICES PROVIDED BY OUR BUSINESS PARTNER

- Our business partner will provide you with the support services in accordance with Annex 1 to this Schedule.

3. SUPPORT SERVICES PROVIDED BY US TO YOU

- Please contact SSV SmartAccount at info@ssvsmartaccount.co in the first instance for any support services. If they fail to provide you with the services as required, our Customer team at support@griffin.com will be able to help as a point of escalation.

ANNEX 1

Guide for Direct Customers Providing Support to Tripartite Products

Introduction

When entering into a tripartite arrangement to provide a Griffin product to our Direct Customers (DCs) and Tripartite Customers (TCs), Griffin is seen as entrusting our customer support function to our DCs. At Griffin we are committed to upholding the highest standards of service and regulatory compliance when delivering products and services directly or via a tripartite arrangement. Our approach to outsourcing customer services in this respect, is intended to safeguard our customers' interests and maintain the level of service expected by all users of our products. This document outlines the expectations that Griffin has of our DCs, when servicing a customer in a tripartite relationship with Griffin.

1. **Communications and Brand:**
   Griffin will ensure DCs have a strong understanding of all relevant products and services. Griffin will provide DCs with proper documentation and communications that are a true reflection of Griffin's products, services, values, and behaviours.

2. **Best Practice:**
   Griffin provides DCs with operational documents that set out what good practices look like and what outcomes they should be aiming to provide. Through adequate and ongoing communication, we expect our DCs to extend the same level of professionalism and service to the TCs to ensure the Griffin brand is not negatively impacted by any form of mismanagement by the DC.

3. **Data Security:**
   GDPR and data/information security: Griffin's DCs must be compliant with our Data Stewardship Policy, including data and record retention. DCs will maintain data security standards outlined in our Master Service Agreement (MSA), following the principles of confidentiality, availability, and integrity.

4. **Vulnerability and Complaint Management:**
   We at Griffin have a responsibility to our customers and regulators to deliver good outcomes to all of our customers. When vulnerable customers are identified via the DC, we, Griffin, and the DC must ensure they are supported to achieve good outcomes from the products and services that we offer. In the event that a complaint is made against a DC or Griffin, relating to Griffin's products and services, Griffin will have a responsibility to respond to and handle the complaint and pass along the proper communications to the DC for TC case management.

5. **Effective Risk Communication:**

   To ensure effective risk communication with our service partners, Griffin Bank utilises the following:

   - **Product-specific Terms:** Detailed terms in the contracts that DCs must convey unchanged to customers during their service journey.
   - **Standards Documentation:** Operational guidelines outlining best practices and desired outcomes, providing an outcome-focused framework for operational excellence.

6. **Monitoring and Feedback:**

   Griffin will conduct Quarterly Business Reviews (QBRs) with our customers (DCs) to ensure consistently high levels of service are maintained. KPIs and metrics relevant to the products used by each customer will be available for review, including, but not limited to:

   - Complaints
   - Avg first response time to inquiries
   - Avg time to close inquiries
   - Prior quarter incidents (if any)

Our Customer Success team strives to create a feedback loop to collect insights into our products and services as well as information on our customers' expectations. For more information on our policies and guidelines, please visit our official website and policy management portal. We remain committed to delivering superior customer experiences while upholding the highest standards of service and security. If you have any questions about the implementation of your guidelines, please contact support@griffin.com.

DATED: 2025

GRIFFIN BANK LIMITED

Service Terms: Tripartite Dedicated Operational Accounts

1. ABOUT THESE SERVICE TERMS

- These Service Terms set out how we provide you with an operational account which is a deposit account opened with us that allows you to access the funds while earning interest on the funds held in the account, subject to any applicable withdrawal limits and notice periods as determined and updated by us from time to time.
- These Service Terms are subject to our General Terms and Conditions. These Service Terms, together with any other Service Terms and Standards are incorporated by reference in the General Terms and Conditions shall form the agreement between you and us.

2. OUR OBLIGATIONS

- When providing the operational account under these Service Terms, we shall comply with our regulatory obligations under applicable Laws including the Consumer Duty, as applicable. “Consumer Duty” means the standards, rules and guidance issued and updated by the FCA from time to time that support consumer protection across financial services and require firms to act to, amongst other things, deliver good outcomes for retail customers.

3. INTEREST

- We will pay you the interest on the funds held on the operational account. Interest is accrued daily based on each account’s end of day balance, and paid out monthly on the 1st of the following month.
- When an operational account is closed, interest will become payable upon closure and be paid in accordance with our Exit Plan.
- You are responsible for any tax applicable to the interest earned on your respective operational account as specified by Laws.

4. LIABILITY

- Part 7 (Liability) of the General Terms and Conditions shall apply to these Service Terms.

5. VARIATION

- We may change the terms of these Service Terms from time to time including but not limited to when there are any changes Laws or otherwise. We will give you written notice of such change.
- We may, at our sole discretion, change the interest, the Fees or the Service details from time to time. We will give you written notice of the changes.

6. DATA PROTECTION

- We each agree that for the purposes of the Services provided subject to these Service Terms, we are an independent controller.
- Where you are also an independent controller of the personal data shared with us for the purposes of the Services provided subject to these Service Terms, Schedule 1 of the General Terms and Conditions shall apply.

5th February 2026

GRIFFIN BANK LIMITED

Service Terms: Tripartite Embedded Easy Access Savings Accounts

1. ABOUT THESE SERVICE TERMS

- These Service Terms set out how we provide you with an easy access savings account ("EASA") which is a deposit account opened with us that allows you to access the funds while earning interest on the funds held in the account, subject to any applicable withdrawal limits and notice periods as determined and updated by us from time to time.
- These Service Terms are subject to our General Terms and Conditions. These Service Terms, together with any other Service Terms and Standards are incorporated by reference in the General Terms and Conditions shall form the agreement between you and us.

2. OUR OBLIGATIONS

- When providing the EASAs under these Service Terms, we shall comply with our regulatory obligations under applicable Laws including the Consumer Duty, as applicable. "Consumer Duty" means the standards, rules and guidance issued and updated by the FCA from time to time that support consumer protection across financial services and require firms to act to, amongst other things, deliver good outcomes for retail customers.

3. INTEREST

- We will pay you the interest on the funds held on the EASA. Interest is accrued daily based on each account's end of day balance, and paid out monthly on the 1st of the following month.
- When an EASA is closed, interest will become payable upon closure and be paid in accordance with our Exit Plan.
- You are responsible for any tax applicable to the interest earned on your respective EASA as specified by Laws.

4. WITHDRAWING FUNDS

- Our current withdrawals schedule is:

Withdrawal request time	**Receipt time**
Before 12:00pm on a working day	By 6:00pm the same day
After 12:00pm on a working day	By 6:00pm the next working day
After 12:00pm on the last working day before a non-working day	By 6:00pm the next working day
On weekends and public holidays	By 6:00pm the next working day

5. LIABILITY

- Part 7 (Liability) of the General Terms and Conditions shall apply to these Service Terms.

6. VARIATION

- We may change the terms of these Service Terms at any time to comply with any changes in Laws or otherwise. We will give you written notice of such change.
- We may, at our sole discretion, change the interest, the Fees or the Service details from time to time. We will give you written notice of the changes.

7. DATA PROTECTION

- We each agree that for the purposes of the Services provided subject to these Service Terms, we are an independent controller.
- Where you are also an independent controller of the personal data shared with us for the purposes of the Services provided subject to these Service Terms, Schedule 1 of the General Terms and Conditions shall apply.