

Portal User Terms

1. Introduction

These User Terms (“Terms”) govern your access to and use of the CAB’s Client Onboarding Portal (the “Portal”). By using the Portal, you agree to be bound by these Terms. If you do not agree, you must not use the Portal.

The Portal is operated by CAB Group (“CAB”, “we”, “us” or “our”), and may be accessed and used by entities within CAB Group for the purposes described below. Information about the CAB Group companies can be found here <https://www.crownagentsbank.com/group-structure/>

2. Purpose of the Portal

The Portal is provided so that customers, clients, suppliers or other counterparties (“Users”) can submit information required for CAB’s due diligence, onboarding, regulatory compliance and ongoing monitoring processes.

This may include personal information relating to directors, shareholders, beneficial owners, authorised signatories or other individuals (“Personal Data”).

3. Your Responsibilities

By using the Portal, you confirm that:

1. You are authorised to provide the information you submit.
2. All information provided is accurate, complete and up-to-date.
3. You will not upload any content that is unlawful, misleading, or infringes the rights of others.
4. You will keep your Portal login details secure and notify us immediately if you suspect unauthorised access.

You understand that failing to provide required information may delay or prevent CAB’s services or onboarding.

4. Our Use of the Portal and Your Information

CAB may use the information submitted through the Portal for:

- Identity verification and due diligence checks
- Anti-money laundering (AML) and counter-terrorist financing (CTF) compliance
- “Know Your Customer” (KYC) obligations
- Sanctions screening and fraud prevention
- Internal risk assessment and ongoing monitoring
- Meeting legal, regulatory or reporting requirements
- Delivering and improving CAB’s services

The Portal and all information stored within it may be accessed and processed by CAB Group companies, strictly for the purposes set out above.

5. Data Protection & Privacy

CAB processes Personal Data in accordance with applicable data protection laws, including the UK GDPR and Data Protection Act 2018.

We will:

- Use your information only for lawful and legitimate purposes

- Implement appropriate technical and organisational measures to protect your information
- Share Personal Data only with trusted third-party service providers (e.g., identity verification partners, hosting providers) where necessary and subject to contractual safeguards
- Retain information only for as long as required for the purposes described or as required by law

Further details are set out in the **Portal Privacy Notice**, which forms part of these Terms.

6. Intellectual Property

All content, design, software, trademarks and materials on the Portal are owned by or licensed to CAB. You are granted a limited, non-exclusive, non-transferable licence to use the Portal solely for submitting information to CAB.

You must not reproduce, modify or commercially exploit any part of the Portal.

7. Security

While CAB uses appropriate security measures to protect the Portal and the information submitted, we cannot guarantee that the Portal will be free from errors, interruptions or unauthorised access.

You are responsible for ensuring your own systems are secure.

8. Availability and Changes

The Portal may be updated, suspended or withdrawn at any time. We may update these Terms from time to time. Continued use of the Portal constitutes acceptance of the updated Terms.

9. Third-Party Services

The Portal may integrate with third-party tools (such as identity verification providers). CAB is not responsible for third-party websites or services and encourages users to review their terms and privacy notices.

10. Limitation of Liability

Nothing in these Terms limits liability that cannot be limited under UK law.

To the maximum extent permitted by law, CAB is not liable for:

- Any indirect or consequential losses
- Loss of data caused by factors outside our reasonable control
- User errors, including incorrect or unauthorised submissions

11. Termination

We may suspend or terminate Portal access if:

- You breach these Terms
- We suspect fraudulent or malicious activity
- The information provided is false or misleading

Termination does not affect CAB's rights to retain or process information for compliance obligations.

12. Governing Law

These Terms and any non-contractual obligations arising from them are governed by the laws of England and Wales. The courts of England and Wales have exclusive jurisdiction.