## **Open Banking API Terms of Use**

Newcastle Permanent ("We", "Us", "Our") have prepared these Open Banking API Terms of Use ("Terms of Use"), our general Terms & Conditions, and our Privacy Policy, which taken together govern your use and operation of this Consumer Data Right website ("Website"). Please read these terms carefully before continuing to access this Website.

By accessing this Website you agree that you have read and agree to be bound by these Terms of Use (including our Privacy Policy). We may at any time vary or amend these Terms of Use by posting the amended Terms of Use on the Website. If you do not agree to the amended Terms of Use, you have the right to stop using the Website.

Newcastle Permanent reserves the right to change, modify, suspend or discontinue the whole or any portion of the Website at any time. We may also impose limits on certain features or restrict your access to parts of or the entire Website without notice or liability.

You agree not to reproduce, display or otherwise provide access to the Website, Services or Content, for example through framing, mirroring, linking, spidering, scraping or any other technological means (including any technology available in the future), without the permission of Newcastle Permanent which shall be provided to the extent necessary to comply with Consumer Data Right obligations.

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You may not hack into, interfere with, disrupt, disable, over-burden or otherwise impair the proper working of the Website, Services or our servers, which shall include but is not limited to denial-of-service attacks, spoof attacks, session hacking, sniffing, tampering, spamming, reverse engineering or reprogramming.

While Newcastle Permanent uses all reasonable efforts to ensure that the Website and all content is accurate and complete, we provide the Website and content on an 'as is', 'as available' basis only and to the fullest extent permissible by law without warranties of any kind either express or implied.

The content on our Website is provided for general information only. You should obtain independent advice before taking, or refraining from, any action on the basis of the content on our Website.

We may provide links, plug-ins, widgets or other connections to other sites (Linked Websites) that may be of relevance and interest to users. We have no control over, and are not responsible for the content on or obtained through the Linked Websites or for any damage you may incur from the Linked Websites.

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