

Clear.Bank

16-17 Instant Access Savings Account Terms & Conditions

Your 16-17 Instant Access Savings Account will be provided by ClearBank, a bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Revolut will assist ClearBank in operating the 16-17 Instant Access Savings Account by providing the day-to-day servicing of the account through the Revolut App, in particular being your point of contact for any questions you may have. Your deposits held by ClearBank are covered by FSCS up to £120,000 (subject to eligibility). Please note this limit is for all funds held by you at ClearBank. If you have other accounts held at ClearBank, including other (including through one or more of ClearBank's other intermediaries) accounts in your name, the balances of these accounts may be amalgamated, with any amount exceeding that (except in special circumstances) unlikely to be protected.

Last updated: January 2026

ClearBank Terms and Conditions

These terms and conditions (the "**Terms and Conditions**") are between you and ClearBank Limited ("**ClearBank**"), allowing you to deposit funds in a bank account provided by ClearBank (referred to in these Terms and Conditions as the "**16-17 Instant Access Savings Account**") and to earn interest on those funds based upon the time that they are deposited and the interest rate applicable to such deposited funds. Revolut Ltd ("**Revolut**") assists ClearBank in operating the 16-17 Instant Access Savings Account and facilitates your use of the account by providing you with access to the Revolut platform via its mobile app and any other such manner as Revolut may enable from time to time (together the "**Revolut App**").

These Terms and Conditions apply when you use the 16-17 Instant Access Savings Account.

You should read these Terms and Conditions along with any other agreement that you enter into with Revolut for which Revolut is entirely responsible. In addition to these Terms and Conditions, you must also agree to and comply with the Terms and Conditions for Revolut 16-17 Instant Access Savings Account (powered by ClearBank) Terms (the "**Revolut Terms**") in order to access and use your 16-17 Instant Access Savings Account. The Revolut Terms can be accessed at: <https://www.revolut.com/legal/clearbank-savings-terms/> and <https://www.revolut.com/legal/independent-teen-clearbank-savings-terms>.

1. Details of the 16-17 Instant Access Savings Account

- 1.1 16-17 Instant Access Savings Account is an interest-bearing savings account at ClearBank, a UK bank.
- 1.2 To be eligible to open an 16-17 Instant Access Savings Account you must have opened an 16-17 Account with Revolut ("**16-17 Account**") and successfully completed the Know Your Customer checks with no restrictions.
- 1.3 You can only open and use the 16-17 Instant Access Savings Account if you are a sole UK tax resident, residing in the UK and between the ages of 16 and 17 (inclusive) (the "**Eligibility Criteria**").
- 1.4 During the account application and opening process (and before you are able to open the 16-17 Instant Access Savings Account), and for as long as the 16-17 Instant Access Savings Account is open, Revolut may request, and, you will be required to provide Revolut with your personal account details and in some cases identification documentation before you are able to open an 16-17 Instant Access Savings Account.
- 1.5 If you change your mind and no longer wish to have an 16-17 Instant Access Savings Account, you can cancel or close it free of charge at any time by following the instructions set out in section 21 of these Terms and Conditions.
- 1.6 These Terms and Conditions contain important information regarding your 16-17 Instant Access Savings Account, including information about your rights as the account holder for the 16-17 Instant Access Savings Account. We recommend that you ask a parent, guardian, or trusted adult to help you review these Terms and Conditions and answer any questions you might have in relation to them. Alternatively, you can view Revolut's FAQs on <https://help.revolut.com/help/app-features/savings-vaults/> if you have any questions.

2. Our details

- 2.1 Our details are: ClearBank Limited (company number 09736376) Level 27, The Broadgate Tower, 20 Primrose Street, London, England, EC2A 2EW.
- 2.2 We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA under firm reference number 754568. If you would like further information about this, please see the FCA register at <https://register.fca.org.uk>, or call the FCA on 0300 500 8082.

3. Your details

- 3.1 We use the information and contact details you have provided via the Revolut App to provide your 16-17 Instant Access Savings Account and related services to you. It's important that this is accurate and complete at all times.
- 3.2 If your personal details change or you no longer meet our Eligibility Criteria, you must tell Revolut as soon as possible through the Revolut App. This includes changes to your home address, email address, contact numbers, name, or nationality.
- 3.3 It's important to look out for emails from Revolut or messages on the Revolut App, as these will be the normal ways of contacting you. We will assume you have received a message if it's available on the Revolut App when you access it.

4. **How your account works**

- 4.1 To access your 16-17 Instant Access Savings Account, you must access the Revolut App. You are responsible for ensuring that you have access to the latest version of the Revolut App. If you have not accessed the latest version or have not upgraded your device's operating system to access the latest available version, you may not be able to access all of the features of your 16-17 Instant Access Savings Account.
- 4.2 You may only open one 16-17 Instant Access Savings Account which, can only be opened in your sole name. Your 16-17 Instant Access Savings Account is not a current account, so it cannot be used for everyday use, such as for day-to-day spending or receiving or sending money to or from other people other than as described in these Terms and Conditions. This also means that payments like wages, salary, benefits, or pension payments should not be paid into it directly from a third party. You must not open or use your 16-17 Instant Access Savings Account to hold money for someone else (including as a trustee or personal representative), nor for the purpose of any type of business or charity.
- 4.3 You can only transfer funds into and out of your 16-17 Instant Access Savings Account from or to your 16-17 Account accessed through the Revolut App in which funds belonging to you are held ("**Nominated Account**"). If, for any reason, we are unable to make any such payment, you will be notified of this through the Revolut App.
- 4.4 There may be limits that apply to your 16-17 Instant Access Savings Account, including payment transaction limits. Details of any applicable limits applied to your 16-17 Instant Access Savings Account can be found in the Revolut Terms.
- 4.5 If you exceed your payment transaction limits this will be dealt with in accordance with the Revolut Terms.

5. **Paying into your 16-17 Instant Access Savings Account**

- 5.1 To earn interest on the money you put in the 16-17 Instant Access Savings Account, you must deposit funds into the 16-17 Instant Access Savings Account from your Nominated Account within the Revolut App.
- 5.2 In accordance with the Revolut Terms, in most cases the money will reach your Instant Access Savings immediately.
- 5.3 Revolut will reject or return any funds received from an account other than your Nominated Account.
- 5.4 There may also be times when we have to stop money coming into your 16-17 Instant Access Savings Account for legal or regulatory reasons or where we reasonably believe that accepting the credit may damage our reputation.

6. **Withdrawing money from your 16-17 Instant Access Savings Account**

- 6.1 You can make payments from your 16-17 Instant Access Savings Account by bank transfer only to your Nominated Account.

- 6.2 You can give us instructions and consent to a payment from the 16-17 Instant Access Savings Account to your Nominated Account through the Revolut App by providing all the information requested.
- 6.3 Subject to section 7, payment instructions authorised through the Revolut App will be processed immediately. Your funds will usually be received into your Nominated Account immediately but may take up to 2-3 hours following your instructions.
- 6.4 As we start processing your payment instructions immediately, it is not possible to cancel your instructions once they have been made.

7. **When we won't make payments or can delay payments**

- 7.1 You will not be able to submit a payment instruction through the Revolut App unless you have provided all the information required, including telling us when the payment should be made.
- 7.2 We will follow your payment instructions, unless:
- (a) we need to ask you for further information to complete the payment and you don't provide it to us;
 - (b) you don't have enough money in your 16-17 Instant Access Savings Account to make the payment;
 - (c) we reasonably believe that your instruction is connected to, or is at high risk of being connected to, a scam, fraud or any other criminal activity;
 - (d) we think the instructions are unclear;
 - (e) we reasonably believe that making the payment would cause us to breach any law or regulation that applies to us;
 - (f) your 16-17 Instant Access Savings is suspended by us or Revolut; or
 - (g) you have broken any of these Terms and Conditions.
- 7.3 Sometimes we or Revolut need to make checks or ask you for further information before we can carry out a payment instruction, which may delay the payment.
- 7.4 Unless we are prevented by a legal, regulatory or security reason, you will be notified through a channel set out in section 3.3 when an instruction has not been followed. Where possible, you will be told why this has happened and how you can resolve the issue.

8. **Interest**

- 8.1 You will receive interest on funds held in your 16-17 Instant Access Savings Account.
- 8.2 You can always see the applicable interest rate in the Revolut App and the latest Summary Box made available to you by Revolut. Revolut may vary the interest rate applicable to your 16-17 Instant Access Savings Account in accordance with the Revolut Terms. If Revolut decreases the interest rate, you will be given at least 14 days' notice before the change comes into effect.
- 8.3 Interest is calculated on a daily basis on cleared funds in your 16-17 Instant Access Savings Account and is paid daily in accordance with the Revolut Terms.
- 8.4 All interest is paid gross i.e. without any deduction for tax.
- 8.5 We will start paying interest on the same day we received funds from your Nominated Account.
- 8.6 Interest is earned up to and including the day prior to withdrawal of funds or closure of the 16-17 Instant Access Savings Account.

8.7 From time to time, separately from, and not as part of, the services we provide to you, Revolut may award or give you directly cash bonuses, rewards, other promotions, or incentives pursuant to the Revolut Terms which you should check for full details concerning such awards or gifts.

9. **Confirmation of Payee**

9.1 Where possible, the bank or financial institution with which your Nominated Account is held (the "**Sending Bank**") will ask us to verify that your full name matches the name linked to the account number and sort code of your 16-17 Instant Access Savings Account. This step is performed before you finalize the payment instruction from your Nominated Account and submit the payment. This extra security step is called "Confirmation of Payee."

9.2 As the receiving bank, we will check our records and will provide a response, which may include a "Match," a "Close Match," "No Match," or that a "check is not possible" (or another applicable response corresponding to the circumstances). If it is a Close Match, the Sending Bank will receive the full name that is linked to the sort code and account number for your 16-17 Instant Access Savings Account. As the holder of the Nominated Account, you will be asked to confirm if you wish to proceed with the payment instruction once you are informed of the results of the Confirmation of Payee check. If you need to change the payment instruction, you are able to do this prior to giving your confirmation to the Sending Bank to proceed with the payment.

9.3 You can request Revolut to opt out of your details being checked by the payment service provider of your Nominated Account and you will have the option to opt back in again at any time in accordance with the Revolut Terms.

10. **Fees and charges**

10.1 We do not charge you fees for using your 16-17 Instant Access Savings Account.

10.2 There might be costs, fees, charges, or taxes that you have to pay that are outside of our control and not charged by us. For example, Revolut may charge for the services it provides.

11. **Information about your account**

11.1 You can view your 16-17 Instant Access Savings Account balance at any time by accessing the Revolut App.

11.2 Information about your 16-17 Instant Access Savings Account, including details of payments into or out of your 16-17 Instant Access Savings Account are available to view and can be downloaded through the Revolut App. We suggest you download this information for your own records.

12. **Keeping your account safe**

12.1 You must take reasonable steps to keep safe any security details relevant to the access and use of your 16-17 Instant Access Savings Account, such as any passwords or PINs used to access the Revolut App, and you should never share your security details with anyone. If someone makes an unauthorised payment (a payment you did not agree to) out of your 16-17 Instant Access Savings Account because you have failed to keep safe your security details, we will not normally refund the payment.

12.2 If you think that someone might have unauthorised access to your security details, or your account security has been compromised then you must let Revolut know as soon as you can. You can contact Revolut through the Revolut App. In these circumstances, your access to your 16-17 Instant Access Savings Account may be suspended until we are satisfied that there is no longer a security risk, or your login details may be reset.

12.3 When you carry out any of actions in accordance with these Terms and Conditions, or whilst accessing the 16-17 Instant Access Savings Account via the Revolut App, strong customer authentication may be applied. You will be responsible for keeping safe any security details relevant to your access and use of the 16-17 Instant Access Savings Account, including any security details issued to you directly. You must notify Revolut of any security issues arising from your access to and

use of the 16-17 Instant Access Savings Account, in accordance with section 12.2.

13. **Reporting unauthorised payments**

- 13.1 You should check your transaction history through the Revolut App on a regular basis to identify any potential unauthorised access to or use of your 16-17 Instant Access Savings Account and to check for transactions which you do not recognise.
- 13.2 If you think a transaction that was not authorised by you has been processed or that a transaction has not been carried out in accordance with your instructions, you must contact Revolut immediately through the Revolut App.
- 13.3 If we need to tell you that there has been (or we suspect there has been) fraudulent activity on your 16-17 Instant Access Savings Account or that the security of your 16-17 Instant Access Savings Account may be at risk, Revolut will contact you through a channel set out in section 3.3 on our behalf.

14. **Blocking access to your account**

- 14.1 We can stop or suspend your ability to access your 16-17 Instant Access Savings Account and/or to make payments from your 16-17 Instant Access Savings Account if, for example:
- (a) you have broken any applicable law, or the law requires us to;
 - (b) we reasonably suspect fraud or unauthorised use;
 - (c) we reasonably believe this is necessary to protect your 16-17 Instant Access Savings Account;
 - (d) you have broken any part of these Terms and Conditions;
 - (e) your access to your Instant Access Savings has been suspended or terminated by Revolut in accordance with the Revolut Terms; or
 - (f) you are no longer able to access the Revolut App because Revolut has suspended or terminated your access.
- 14.2 Unless prevented by a legal, regulatory or security reason, we or Revolut will normally tell you before or immediately after blocking access to your 16-17 Instant Access Savings Account and, if possible, explain why this has happened. We will do this through a channel set out in section 3.3.

15. **Account maturity**

- 15.1 As stated in section 1 above, the 16-17 Instant Access Savings Account must only be used by those between the ages of 16 and 17 (inclusive). When you reach the age of 18 ("**Maturity Date**"), you will be eligible for a Revolut Instant Access Savings Accounts (powered by ClearBank).
- 15.2 To prepare for this, we will deal with your account in accordance with the following process:
- (a) one month prior to your 18th birthday, Revolut will contact you to confirm that your 16-17 Instant Access Savings Account will be closed on your 18th birthday and that any funds remaining in your 16-17 Instant Access Savings Account will be transferred to a new Revolut Instant Access Savings Account (powered by ClearBank) which Revolut will open for you automatically on the Maturity Date. Once the transfer is complete, Revolut will close your 16-17 Instant Access Savings Account.
 - (b) If on the Maturity Date there are no funds remaining in your 16-17 Instant Access Savings Account, we will automatically close your account.
- 15.3 If at any point before the Maturity Date you would prefer not to change your 16-17 Instant Access Savings Account to a Revolut Instant Access Savings Account (powered by ClearBank), you may close your account in accordance with section 21 below.

16. If something goes wrong

- 16.1 You should contact Revolut through the Revolut App as soon as you can if you think that a payment from your 16-17 Instant Access Savings Account is incorrect or unauthorised, or if security details relating to your 16-17 Instant Access Savings Account have been lost or stolen. If, in any event, you don't tell us within thirteen (13) months, then you might not be entitled to a refund.
- 16.2 Subject to section 16.1 above, the table below shows what we (or Revolut or another subcontractor acting on our behalf) will do when something goes wrong.

What went wrong?	Our liability to you
We incorrectly made a payment out of your 16-17 Instant Access Savings Account to an account other than your Nominated Account.	We will refund the payment amount and any charges linked to that payment, without undue delay.
A payment from your 16-17 Instant Access Savings Account was unauthorised, unless: you've been deliberately or grossly negligent with your security details; or we can prove you acted fraudulently.	<p>We will refund the unauthorised payment amount and any charges linked to that payment, except where the security details relating to your 16-17 Instant Access Savings Account have been lost or stolen, we will not refund you for the first £35.</p> <p>You will receive a full refund for any unauthorised payments which take place after you have notified us of the unauthorised payment or that the security details relating to your 16-17 Instant Access Savings Account have been lost or stolen.</p>
We were late adding a payment you received to your Instant Access Savings due to our error or a payment you asked us to make to your Nominated Account is late due to our error.	We will put you back to the position that you would have been in if we had not made the error.
You made a mistake and gave us the wrong payment details for a payment	<p>If you make a mistake, we will use our reasonable efforts to help fix the problem (which might mean getting your money back), but we can charge a fee for this.</p> <p>If we can't recover the payment, then we will not be able to refund the payment to your 16-17 Instant Access Savings Account.</p> <p>If the payment has been received by the recipient's bank, then you will need to ask them about obtaining a refund. You can contact Revolut if you need information about the payment to help you try and recover it.</p>

17. Refunds and other claims

- 17.1 If we have to give you a refund, we will do this as soon as we can and no later than the end of the next working day following the day that we receive your request. When we say working day, we mean Monday to Friday but not UK bank holidays.
- 17.2 In certain circumstances we may need to investigate your claim further to check that you are entitled to a refund. If we find that you are not entitled to a refund, but we have already paid it, we will reclaim

the refund.

- 17.3 If funds are added to your 16-17 Instant Access Savings Account because of a system error or a mistake, you agree that we can automatically reclaim those funds. If you believe the funds were not received by error or by mistake, you may log a complaint about this issue.

18. **APP Scam Claims**

- 18.1 There are rules to protect victims of Authorised Push Payment (APP) scams. These rules apply to personal accounts covering Faster Payments and CHAPS. Payments made by credit/debit card, cash, cheque, or international transfer, are excluded.
- 18.2 If you believe you have been a victim of an APP scam, please contact Revolut immediately and provide all requested information to assist with their investigations. Revolut will be responsible for:
- (a) receiving and assessing APP scam claims;
 - (b) investigating the circumstances of the scam;
 - (c) deciding on eligibility for reimbursement; and
 - (d) processing and paying out valid claims.
- 18.3 Please note that claims must be made within 13 months of the last payment to the scammer. If you are not eligible for compensation, Revolut will explain the reasons for rejecting your claim.

19. **Our general liability**

- 19.1 Except for things in section 16 above and things which we cannot limit or exclude in respect of our liability to you at law (including liability to you for fraud or fraudulent misrepresentation, or for any of the regulatory duties we owe you), we will not be liable to you, including for any of the following:
- (a) losses you incur for loss of business, loss of profits, or damage to any goodwill;
 - (b) loss where you have acted fraudulently or with intent or gross negligence;
 - (c) loss where you have given us details which are wrong or insufficient (for example, the wrong payee details);
 - (d) loss where you are in breach of these Terms and Conditions;
 - (e) losses arising because we have not followed an instruction from you for a reason we give in these Terms and Conditions;
 - (f) losses we could not reasonably have predicted at the time when you opened your 16-17 Instant Access Savings Account; or
 - (g) losses arising from us, or our subcontractors, being unable to provide our services in accordance with these Terms and Conditions because of abnormal and unforeseen circumstances beyond our reasonable control, such as strikes, the failure of any payment scheme we use, or extreme weather.

20. **Changes**

20.1 *Why we can make changes*

We can amend these Terms and Conditions if:

- (a) we are making changes to the way the 16-17 Instant Access Savings Account operates or its features, or we are introducing new services relating to the 16-17 Instant Access Savings

Account, including changes to technology, the systems we use or our relationship with other providers that help us to run the 16-17 Instant Access Savings Account;

- (b) it is necessary to comply with a change in law, regulation, or related guidance, or to reflect changes in the banking industry standards or market practice.

If we need to change these Terms and Conditions for any other reason, notice of the change and the reasons why will be provided to you by Revolut (subject to section 20.2 below).

20.2 *Telling you about changes*

Except as set out in section 8, we will usually give you 30 days' notice of any changes to these Terms and Conditions, other than changes to the interest rate which applies to your 16-17 Instant Access Savings Account which will be notified to you in accordance with the Revolut Terms for 16-17 Instant Access Savings Account. The date when the change will take effect will be included in the notice. In some cases, you may not be notified in advance of a change being made, for example:

- (a) if we reasonably think that the change benefits you (for example we introduce a new service);
- (b) if we make a change to comply with law, regulation or related guidance and we are not reasonably able to provide advance notice; or
- (c) if there are minor changes to your 16-17 Instant Access Savings Account or the way it operates that do not affect the quality of the service, your 16-17 Instant Access Savings Account functions or your rights under these Terms and Conditions.

20.3 *If you are not happy with the changes*

If you do not want to accept the changes, you can close your 16-17 Instant Access Savings Account through the Revolut App at any time before the change takes place.

21. **Closing your account**

- 21.1 You can close your 16-17 Instant Access Savings Account at any time through the Revolut App. If you close your 16-17 Instant Access Savings Account, you will need to withdraw all funds from the 16-17 Instant Access Savings Account prior to closing it.
- 21.2 We can close your 16-17 Instant Access Savings Account and end these Terms and Conditions by giving you one month's notice where we need to do so in accordance with applicable law or our agreement with Revolut. If we close your 16-17 Instant Access Savings Account, Revolut will send the funds in the 16-17 Instant Access Savings Account to your 16-17 Account prior to closing it. We can also close your 16-17 Instant Access Savings Account upon your 18th birthday, in accordance with section 15.2 above.
- 21.3 We may, however, end these Terms and Conditions immediately and close your 16-17 Instant Access Savings Account if any of the following happen:
 - (a) we have reasonable grounds to suspect there has been (or if we know there has been) fraudulent or criminal activity on your 16-17 Instant Access Savings Account;
 - (b) we discover that you do not meet the Eligibility Criteria to open an 16-17 Instant Access Savings Account;
 - (c) you have seriously or repeatedly broken any of these Terms and Conditions;
 - (d) you fail anti-money laundering or other identity checks we conduct on you;
 - (e) we reasonably think that you might put us in breach of law or regulation;
 - (f) we discover that any of the information you have provided is false or misleading; or

(g) the Revolut Terms are terminated.

22. Complaints

22.1 If you would like to make a complaint in relation to your 16-17 Instant Access Savings Account, you should contact Revolut in one of the following ways:

- using its online complaints form; or
- by email to formalcomplaints@revolut.com.

22.2 It's important that you understand your rights as the account holder of the 16-17 Instant Access Savings Account and how to raise any complaints you may have. If you are confused or have any questions about your 16-17 Instant Access Savings Account, any of its features, or any of the terms set out in these Terms and Conditions, we recommend that you talk to a parent, guardian, or a trusted adult. Alternatively, you can view Revolut's FAQs on <https://help.revolut.com/help/app-features/savings-vaults>, if you have any questions.

22.3 More details about the complaints handling process are available from:
<https://www.revolut.com/legal/complaints-policy/>.

22.4 If the complaint is not resolved to your satisfaction, or you have not received a final response within 8 weeks from making your complaint, then you may be able to complain to the Financial Ombudsman Service (FOS) at: <http://www.financial-ombudsman.org.uk/>. You can also call or write to the FOS on 0800 023 4567 or at Exchange Tower, Harbour Exchange, London, E14 9SR.

22.5 Further information about your eligibility and the details of the service can be obtained from the FOS website.

22.6 Alternatively, you can contact the Centre for Effective Dispute Resolution Service and seek advice about an alternative way to resolve your dispute. Contact details for the Centre for Effective Dispute Resolution are:

- (a) By post to Consumer Complaints, 70 Fleet Street, London, EC4Y 1EU.
- (b) By phone at 0207 520 3800
- (c) By email to applications@cedr.com.

23. Financial Services Compensation Scheme

23.1 ClearBank is covered by the Financial Services Compensation Scheme (FSCS), which is the UK's deposit guarantee scheme. If we are unable to meet our financial obligations, you may be entitled to compensation from the FSCS.

23.2 The FSCS only protects certain depositors and there are maximum limits on the amount of compensation that can be claimed. More information is available on our FSCS Information Sheet at ([ClearBank | FSCS protection](#)).

24. Using your personal information

24.1 By agreeing to these Terms and Conditions, you acknowledge that we will process your personal data for the purpose of providing the Instant Access Savings to you. This does not affect any rights and obligations you or we have under data protection legislation.

24.2 For further information regarding our use of your personal data and your associated data protection rights, please refer to our Privacy Policy which can be found here <https://clear.bank/data-protection-and-privacy>.

25. **Sharing information about you with tax authorities.**

25.1 In certain circumstances, we may be required by law or applicable regulations to share information about your accounts with the UK tax authorities. The tax authority we share the relevant information with could then share it with overseas tax authorities by virtue of applicable international data sharing agreements or as otherwise required by applicable law. If we require additional information from you for these purposes, you must provide such.

26. **Other terms**

26.1 We may transfer our rights and obligations under these Terms and Conditions to another company within the ClearBank or Revolut group of companies at any time where we reasonably believe you will not be treated less favourably as a result of the transfer. We will give you two (2) months' prior written notice of this.

26.2 You cannot transfer any of your rights or obligations under these Terms and Conditions unless we have agreed this with you in writing.

26.3 We may delegate the performance of any of our obligations under these Terms and Conditions to another person. Even if we have delegated, we will still be responsible to you for our obligations under these Terms and Conditions.

26.4 If a court or relevant authority decides that we can't rely on a particular part of these Terms and Conditions, then this will not stop the rest of the Terms and Conditions from applying to you.

26.5 These Terms and Conditions are between you and us, and no other person shall have a right to enforce any of the provisions of these Terms and Conditions.

26.6 These Terms and Conditions and all matters arising out of the use of your 16-17 Instant Access Savings Account are subject to English law and the courts of England and Wales have exclusive jurisdiction.