

# Open Banking API Terms of Use

**Effective date:** 5 November 2024

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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.

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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.

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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.