Business Banking

Lending Customers

Terms & Conditions

Last updated: 17/11/2026

OakNorth

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Please read these Terms carefully. By ticking the box to accept them when you register for the Portal or accept an invitation to it, you agree to be bound by them.

1 Terms

1.1 These terms ("Terms") apply when you register for, or accept an invitation to register for, the OakNorth Business portal ("Portal") to access information about a loan we have made to a business (the "Customer").

1.2 They apply in addition to the loan agreement between the Customer and OakNorth Bank plc (the "Loan Agreement"). In these Terms, "we" and "us" mean OakNorth Bank plc (Financial Services Register number: 629564) and its successors and assigns. These terms cover your access to and use of the Portal only. The terms of the loan, including repayment, fees, interest and security, are set out in the Loan Agreement and are not changed by these Terms or by anything shown in the Portal. If there is any conflict, the Loan Agreement prevails.

1.3 The Portal lets Authorised Persons view Loan Information and, in the case of Admins, submit requests and respond to tasks relating to the loan. The Portal does not process payments.

1.4 If you are registering on behalf of a business, you confirm that you are authorised to accept these Terms for that business.

2 Definitions

2.1 "Authorised Person" means an individual who has been given access to the Portal in respect of the Customer's loan(s), either as an Admin or a Reader.

2.2 "Admin" means an Authorised Person who can view Loan Information, submit requests and respond to tasks, and manage access, as described in clause 4.

2.3 "Reader" means an Authorised Person who can view Loan Information only.

2.4 "Loan Information" means any information about the Customer's loan(s) made available through the Portal, including balances, repayment schedules, facility details and documents.

2.5 "Security Credentials" means the details we issue or you set up to access the Portal, including passwords, passcodes and any device-based authentication.

3 Registering and accessing the Portal

3.1 Access to the Portal is by invitation. We will first invite the Customer's authorised signatories to register. Admins can then invite other individuals (see clause 5).

3.2 To register, you must follow the invite process, which includes confirming your email address and mobile phone number and completing our identity and security checks. We may ask for further information or documents, and we may decline or delay access where we are not satisfied with the checks.

3.3 Your Security Credentials are personal to you. You must keep them secure, must not share them, and must tell us at oaknorthbusinesspartner@oaknorth.co.uk straight away if you think they have been lost, stolen or used by someone else. We will use reasonable measures to keep the Portal secure.

3.4 When you register, or accept an invitation, you will be asked to confirm that you have read and accept these Terms by ticking a box on the registration / account set-up screen. You cannot complete registration or access the Portal until you have done so.

3.5 You must keep your contact details up to date.

4 Roles and levels of access

4.1 An Authorised Person is given one of two roles.

4.1.1 Admin: can view Loan Information, submit requests to us and respond to tasks we send through the Portal, invite new Authorised Persons, change an Authorised Person's role, and remove an Authorised Person's access.

4.1.2 Reader: can view Loan Information only. A Reader cannot submit requests, respond to tasks or manage access.

4.2 The authorised signatories first invited by us will be Admins unless we tell you otherwise. We may change the roles and permissions available in the Portal from time to time, and we will notify you of any such change.

4.3 We may rely on any request, response or invitation submitted through the Portal by an Admin as authorised by the Customer, unless we know or have reason to believe it was not. This does not change anything the Loan Agreement requires to be done in a particular way (for example a signed notice), which must still be done that way.

4.4 Having access to the Portal does not make you an authorised signatory of the Customer or give you authority to vary the Loan Agreement. Submitting a request or response through the Portal does not change the Loan Agreement unless the Loan Agreement says it does.

4.5 There must always be at least one Admin. We may limit the number of Admins, and may add, change or remove an Admin if we reasonably need to for security reasons or if the Customer asks us in writing.

5 Inviting other people

5.1 An Admin may invite any individual they choose to access Loan Information, whether or not that person is an employee or officer of the Customer. This includes agents, advisers and other parties involved in the loan.

5.2 If you invite someone, you confirm that the Customer has authorised them to see the Loan Information. You must give us accurate details for the person you invite.

5.3 The Customer shall be deemed to have authorised the actions of every Authorised Person it or its Admins invite, in relation to their use of the Portal and the Loan Information.

5.4 Admins must remove or change access promptly when someone no longer needs it, for example if they leave the business or change role. We will not be liable for any loss arising from a delay or failure to modify or revoke access, where that delay or failure results from an act or omission of an Admin, except to the extent the loss is caused by our negligence or our breach of these Terms.

5.5 Clause 4.3 applies to invitations made by an Admin. We may also grant access at the Customer's written request, and will treat that request as authorised by the Customer unless we know or have reason to believe it was not.

5.6 When anyone is invited to the Portal, or their role is changed or removed, whether by an Admin or by us at the Customer's request, we will notify all the Customer's other Admins by email. The notice will say who was invited or changed, their role, and who made the change. The Customer is responsible for ensuring its Admins read these notices. If an Admin does not recognise or has not authorised a change, they must remove that person's access in the Portal straight away and tell us at oaknorthbusinesspartner@oaknorth.co.uk. Clause 4.3 applies to any invitation or change that is not removed.

5.7 If someone accepts an invitation, they confirm that the Customer has authorised them to see the Loan Information and that they will use it only for the Customer's purposes. If they are an adviser, agent or other third party, they also confirm that they hold the Customer's authority and will give us evidence of it if asked.

6 Confidentiality

6.1 Loan Information is confidential. You must keep it confidential, use it only for the Customer's legitimate business purposes, and not share it with anyone who is not entitled to see it, except where you are required

to by law or a regulator, or with the Customer's professional advisers or other parties to the loan who are entitled to see it and are bound by confidentiality.

6.2 You must not copy, scrape, or extract data from the Portal other than for your own legitimate use, and must not try to access any part of the Portal or anyone else's information that you have not been given access to.

6.3 Each of these obligations continues after your access ends.

7 Using the Portal

7.1 You must use the Portal lawfully and in line with these Terms. You must not do anything that could damage, disable, or interfere with the Portal or our systems.

7.2 The Portal shows Loan Information as at the time it was last updated. It may not reflect recent payments or changes. If you think something is wrong, please tell us. The Loan Agreement and our formal records remain the definitive source.

7.3 We aim to keep the Portal available but do not guarantee uninterrupted access. We may suspend the Portal for maintenance, security or other operational reasons at any time, giving notice where we reasonably can.

8 Suspending or ending access

8.1 We may suspend or withdraw an individual's access, or the Portal as a whole, at any time where we reasonably believe it is necessary, for example for security reasons, if we suspect misuse or unauthorised access, if the Customer's Loan Agreement ends, or if we are required to by law. We will tell you where we can, unless doing so would be unlawful or a security risk.

8.2 An Admin may remove any Authorised Person's access at any time through the Portal. You may stop using the Portal at any time.

8.3 Suspension does not change the Customer's obligations under the Loan Agreement, including any duty to give us information or notices. If the Portal is unavailable, we will tell the Customer how to give us that information instead.

9 How we use your data

9.1 We will process your personal data in line with our Privacy Notice, which explains what we collect, why, and your rights. We will use the details you provide on registration to set up and secure your access and to contact you about the Portal.

9.2 Information about the Customer's loan(s) remains subject to the confidentiality provisions of the Loan Agreement.

10 Our liability

10.1 Nothing in these Terms limits or excludes our liability for fraud, for death or personal injury caused by our negligence, for any rights an individual has under data protection law, or for anything else that cannot be limited or excluded by law.

10.2 Subject to clause 10.1, we are not liable for loss caused by the acts or omissions of the Customer or any Authorised Person, including inviting the wrong person, failing to remove access or failing to keep Security Credentials secure, except to the extent the loss is caused by our negligence or our breach of these Terms.

10.3 Subject to clause 10.1, we are not liable for acting in line with clause 4.3 on a request, response or invitation that appears to have been submitted by an Admin through the Portal.

10.4 We are not liable for the Portal being interrupted or unavailable, or for Loan Information in the Portal differing from our formal records, except to the extent caused by our negligence or breach of these Terms.

10.5 Subject to clause 10.1, we are not liable for loss of profit, revenue or goodwill, or for any indirect or consequential loss, arising from your use of, or inability to use, the Portal.

10.6 Subject to clause 10.1, our total liability to the Customer and all Authorised Persons together, arising from these Terms or the Portal, is limited to £35 in any 12-month period.

10.7 Subject to clause 10.1, claims relating to the Portal must be brought by the Customer, not by individual Authorised Persons, except for rights under data protection law.

10.8 This clause covers the Portal only. It does not change either party's liability under the Loan Agreement.

11 Complaints

11.1 Please visit https://oaknorth.co.uk/complaints/ for details of our complaints procedure. If you (or any of your Authorised Persons) would like to contact us to discuss or make a complaint, please call, email or write to our Customer Services Team using the contact details on our website.

11.2 If for some reason we have not been able to resolve the complaint within the maximum time stated in our complaints procedure, or you are not satisfied with the resolution, you may be entitled to refer your complaint to the Financial Ombudsman Service (an independent organisation that helps to resolve complaints). To find out more about the service and whether you might be eligible, visit http://www.financial-ombudsman.org.uk/. The Financial Ombudsman Service will not usually accept or consider a complaint (a) until we have issued our final response; or (b) more than six months after we have issued our final response to the complaint. The Financial Ombudsman Service can be contacted by writing to:

11.3 The Financial Ombudsman Service
Exchange Tower
London E14 9SR

11.4 Alternatively, you can call them on 0800 023 4567.

12 Changes to these Terms

12.1 We may change these Terms, for example to reflect new Portal features or regulatory changes. We will give you reasonable notice of any material change by email or through the Portal. If you do not agree, you should stop using the Portal.

13 General

13.1 These Terms are governed by the laws of England and Wales, and the courts of England and Wales have exclusive jurisdiction, unless the Loan Agreement states otherwise.

13.2 If you have a question about these Terms or the Portal, contact us using the details below:

13.3 Email: oaknorthbusinesspartner@oaknorth.co.uk
Phone: 0330 380 1181 (9am-5pm Monday-Friday, excluding Bank Holidays)
If you have any difficulty with hearing or speech, you can contact us using the Relay UK service. Please see Relay UK's website to find out how you can use this service (which is free of charge).

13.4 Post: OakNorth Bank plc
6th Floor, Ship Canal House
98 King Street
Manchester M2 4WU


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