

## Website terms of use

These terms form the agreement between you and Goldman Sachs International Bank (“we” “us” or “our”) for your use of our website. By using our website you agree to the following terms and conditions. Our website means the whole or any part of the web pages located at [marcus.co.uk](https://marcus.co.uk).

We recommend that you print a copy of these terms for your records. If you need to get in touch with us, please visit [marcus.co.uk/contact-us](https://marcus.co.uk/contact-us). We'll always communicate with you in English.

### 1. Our website is designed to be used in the United Kingdom. Some features of our website may not be available at all times.

Our website is designed to be used in the United Kingdom, so we can't guarantee that it will be available, or suitable, for use in other countries.

Some features of our website may not be available depending on your computer, mobile device or operating system.

Although we'll use reasonable skill and care to make our website and its contents available to you, we can't guarantee that they will be:

- uninterrupted
- accurate, error-free or complete
- secure or free of viruses or other harmful code.

We are not liable for damage caused to you as a result of you using, or being unable to use, our website and/or its contents. However, we don't exclude any responsibilities and liabilities we have to you, where it would be unlawful to do so.

Your use of our website and your use of any contents on our website is at your own risk. You are responsible for the security of your personal details, your computer or other electronic device, and your internet connection.

## 2. You can display and view our website and print, download, save or store its contents, but you should not attempt to use it for unauthorised purposes.

You may use our website for your own personal use only and not for any commercial use.

You are not permitted to (except as otherwise agreed with us in writing):

- Alter, sell, publish or reproduce or tamper with our website, or any of its contents.
- Try to gain unauthorised access to our website, or any server, computer or database connected to our website.
- Link any part of our website to any other website, or frame any part of our website on any other website.
- Engage in any data mining, data extracting or any other similar activity in relation to our website or while using our website.
- Alter, obscure, or remove any copyright, trade mark or other notices on our website.
- Upload any illegal or defamatory content, or introduce viruses or any other harmful code to our website.

## 3. Our website and all content published on it are owned by us and our affiliates, agents and assigns worldwide (“Goldman Sachs”) or licensed to us by third party owners.

This includes the design, layout, look and appearance of our website, as well as any graphics, logos and text displayed on the site. All trade names, trade marks, service marks, logos and other product and service names (the “Marks”) displayed on our website are proprietary to their respective owners and are protected by applicable trade mark and copyright laws. The Marks may not be copied, imitated or used, in whole or in part, without our prior written permission or the prior written permission of the applicable trademark owner. The Marks owned by Goldman Sachs include, but are not limited to, the names “Marcus: by Goldman Sachs” and “Marcus by Goldman Sachs”, the “Marcus: by Goldman Sachs” logo and the “M:” logo.

## 4. Our website and its content are for information only and should not be relied on as an offer or as financial advice.

In creating our website and its contents we have not considered your objectives, financial situation, means or requirements. We are not providing you with financial advice, or any form of personal recommendation by providing our website and its contents. We’re also not making an offer for you to enter into a contract with us, or open a Marcus account with us or any other firm, bank or entity.

## 5. On our website we may include links to other websites which we do not operate or control.

We provide these links for your convenience and information only. We do not endorse, recommend or approve these linked websites or have any responsibility for the content on them.

6. We may update, change, restrict, or delete our website or its contents from time to time to reflect changes to the law, our customers' needs or our business. We may also change these terms.

If we change these terms, the revised terms will apply only to your use and our provision of our website from the date we publish them. You should check these terms regularly to ensure you know which version applies to you.

7. English law applies to these terms.

If there is a dispute between us, you can bring legal action against us in any court in England, Wales, Scotland and Northern Ireland.

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