
Swains FraudProtect

In order to minimise fraudulent exposure Swains Plc operate a fraud protection service designed to mitigate risk and protect our customers. Listed below are the terms of the policy and services available:

Service is available on all customers' telephone lines where Swains Plc provides both line rental and call services. The protection does not extend to non Swains Plc provided Services.

Swains Plc Responsibilities

1. Swains Plc will pro actively monitor the customer call profile once per day, 365 days per year and identify potential fraudulent call activity.
 - 1.1. Swains Plc will provide email alerting facilities and online monitoring services.
 - 1.2. In the event of potential fraudulent activity being identified Swains will notify the customer via text, email or phone.
 - 1.3. Swains plc reserve the right to suspend call traffic where potential fraud is identified.
 - 1.4. Swains Plc will waive charges for any identified and agreed fraudulent calls passed across the Swains network, upto the time of notification of customer. The maximum Swains will waive in any single claim is £5000. Swains are not liable for fraudulent call traffic after notification or where in the opinion of Swains the customer has not complied with reasonable instructions or taken reasonable care as listed in section 2.
 - 1.5. Swains are not liable for any loss of profits, anticipated costs, injury, loss, damage or expense of whatever nature, directly or indirectly arising from any defect in or failure of the services to operate in the way you expect or anticipate and whether in contract or tort of otherwise and whether in respect of loss of any business contracts, actions and claims at law, anticipated savings or profits, claims for interest or otherwise.
 - 1.6. Swains will not be responsible for fraudulent charges after notification. Notification will be deemed to have been given by Swains at the time of the email, text or telephone calls is sent/made by Swains to the customer notifying the customer of the potential fraudulent use of their telephone lines.
 - 1.7. Swains are not liable for charges where reference data is delayed or not available from the carrier.
 - 1.8. Cover is only valid where all customer payments are up to date.
 - 1.9. FraudProtect must be applied to all telephone lines on a customer account.

Customer Responsibilities

2. The customer must not knowingly allow their telephone service to be used for fraudulent criminal offences, AIT, nuisance calls, spam, threatening, harassing etc., obtaining access to underlying telecoms networks, sending or receiving data in a way that adversely affects a telecoms network.
- 2.1. The customer must take reasonable endeavours to prevent fraudulent activity, these include:
Taking reasonable steps to ensure telephone system is secure including, but not limited to:
 - Ensuring default passcodes are changed
 - Changing passcodes regularly
 - Removing remote access where not requiredWritten documentation may be required to confirm these actions have been taken.
- 2.3 Utilise online email alerting facilities to mitigate exposure.
- 2.4 Upon identification of fraudulent activity immediately take steps to minimise exposure, which may include contacting Swains Plc to suspend services.
- 2.5 Customer agrees to pay all non identified fraudulent charges without set off, or cross claim.
- 2.6 Customer must provide Swains with up to date contact information, including name, email address, contact mobile phone number and business opening hours and where possible a secondary contact. Swains Plc are not liable for any charges where contact information is incorrect. The contact should be available during your opening hours as notified to Swains Plc.

Charges

Analogue	£0.50 per month
ISDN2	£2.95 per month
ISDN30	£9.95 per month

All charges exclude vat@ prevailing rate.

Cancellation

Customers may remove fraud protection by providing 14 days written notice. Charges will be valid until the end of the calendar month following the notice expiry.

FraudProtect Contact

Dedicated Fraud Protect number **08000 277 271**