

Open Banking

Relying PKI Participant Agreement

Important Notice

This communication does not substitute or replace the Open Banking Certificate Policy under which Certificates are issued by the Open Banking Issuing Authority. You must agree to the terms of the Open Banking Certificate Policy before you Rely on a Certificate or otherwise access or use Certificate Status Information.

You will be deemed to have accepted the terms of this Open Banking Relying PKI Participant Agreement by either Relying upon a Certificate or the information embedded in a Certificate or by accessing or using Certificate Status Information even if you have not read this Open Banking Relying PKI Participant Agreement. You demonstrate your knowledge and acceptance of this Open Banking Relying PKI Participant Agreement by submitting a query to search for or to Verify Certificate Status or by otherwise Relying on or using any information or services provided by Open Banking Limited or Certificate Status information. If you do not accept this Open Banking Relying PKI Participant Agreement, do not submit a query or Rely on a Certificate. In this case, you are advised to postpone any transaction which places reliance on a Certificate until you have satisfied yourself by other means of the trustworthiness of the Certificate and of the measures to be taken to support your Reliance on the Certificate.

1. Introduction

This Open Banking Relying PKI Participant Agreement does the following:

- Describes the actions that the Open Banking Issuing Authority will take to enable you to make an informed decision as to whether you wish to Rely on a Certificate (including the information embedded in a Certificate).
- Contains procedures that you must follow before checking, Relying on, or otherwise using a Certificate or information embedded in a Certificate.

This Open Banking Relying PKI Participant Agreement applies when you:

- Submit a query in search of a Certificate.
- Verify a Digital Signature created with a Private Key corresponding to a Public Key contained in a Certificate.
- Rely on a Certificate or on the information contained within a Certificate in support of a transaction.
- Otherwise rely on or use any information or services provided by the Open Banking Issuing Authority.

2. Governing Certificate Policy

The Open Banking Issuing Authority publishes the Open Banking Certificate Policy which governs the Issuance, usage and management of Certificates. The Open Banking Issuing Authority complies with the Open Banking Certificate Policy and in particular, confirms that the information contained in a Certificate has been Validated in accordance with the provisions of the Open Banking Certificate Policy. The Open Banking Certificate Policy is published as part of the Open Banking Public Key Infrastructure and important provisions are summarised in the Open Banking PKI Disclosure Statement. If there are any changes to the Open Banking Certificate Policy, the Open Banking Issuing Authority will comply with its provisions regarding change control and on notification. To the extent permitted by Law, Open Banking Limited makes no representations and holds out no warranties.

3. Your Obligations

You accept and warrant that your use of Certificate Status Information and your Reliance on or use of any Certificate or the information embedded in it will be governed by the Open Banking Certificate Policy.

You acknowledge that Certificates do not verify the regulatory status of a Subscribing PKI Party and should not be relied on for this purpose. A Relying PKI Participant should consult the Open Banking Directory or the register of the relevant national competent authority or suitable alternative directory to obtain this information.

The Open Banking Limited Policy Documents set out the basis on which Certificates are issued and define specific obligations that you must meet before Relying on a Certificate or any information embedded in a Certificate. You cannot rely on or use a Certificate (including the information embedded in a Certificate) without first meeting these obligations.

Policy provisions defining terms of use of and Reliance on Certificates, together with Certificate Status Information are provided by the Open Banking Issuing Authority. Relying PKI Participants must therefore accept that sufficient access to information is provided to ensure that you can make an informed decision as to the extent to which you will choose to Rely upon or use a Certificate or the information embedded in it. You further accept that you are responsible for deciding whether to Rely on a Certificate or information embedded in it.

4. Important Subscribing PKI Participant Obligations of which you should be aware

Subscribing PKI Participants of certificates issued by the Open Banking Issuing Authority are obliged to inform the Open Banking Issuing Authority or its nominated representative, should any passwords, pass-phrases, PINs, Private Keys or other personal secrets used in obtaining authenticated access to PKI facilities be compromised or be suspected of being compromised. On receipt of such a notice, the Open Banking Issuing Authority will Revoke the compromised Certificate and publish notice of such Revocation for the benefit of Relying PKI Participants. You acknowledge and accept the possibility of theft or other form of compromise of a Private Key corresponding to a Public Key contained in a

Certificate which may not be detected by the Subscribing PKI Participants, and of the possibility of use of a stolen or compromised Key to authenticate a person or to forge a Digital Signature to a document.

5. Certificate Status checking Obligations of Relying PKI Participants

The Open Banking Issuing Authority liability to you is limited to that specified in the Open Banking Certificate Policy and is summarised in the Open Banking PKI Disclosure Statement.

6. General

Each point of this Open Banking Relying PKI Participant Agreement is separate and the invalidity or unenforceability of any point for any reason will not affect the validity or enforceability of any other point. This Open Banking Relying PKI Participant Agreement is published by the Open Banking Issuing Authority. Any claims, complaints, disputes or proceedings in connection with the provision of Certificates, the Repository or any other Public Key Infrastructure service provided by the Open Banking Issuing Authority, or with this Open Banking Relying PKI Participant Agreement must be pursued according to the provisions of the Open Banking Certificate Policy.

Terms used in this Open Banking Relying PKI Participant Agreement are defined in the Open Banking Definitions of Terms located at <http://ob.trustis.com/production/policies/>.

| Document History | | | |
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| Version | Date | Author(s) | Status |
| 0.1 | 16/10/2017 | Gerry Hay | Working draft for OB internal use only |
| 0.2 | 02/11/2017 | Gerry Hay | Updated to align with CP changes |
| 0.3 | 03/11/2017 | Gerry Hay | Version updated to align with CP version. |
| 0.4 | 07/11/2017 | Gerry Hay | Version updated to align with CP version. |
| 0.5 | 24/11/2017 | Gerry Hay | Further updates following team review. |
| 0.6 | 27/11/2017 | Gerry Hay | Further updates following team review. |
| 1.0 | 04/12/2017 | Gerry Hay | Issued. |
| 1.1 | 17/12/2020 | Entrust, Open Banking | Updates to extend the scope for the use of Open Banking Certificates. |
| 1.2 | 28/01/2021 | Entrust, Open Banking | Version updated to align with CP version. |

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| 1.3 | 10/06/2021 | Entrust, Open Banking | Version updated to align with CP version. |
| 1.4 | 08/10/2021 | Entrust, Open Banking | Version number updated to retain consistent numbering across all policy documents. |
| 1.5 | 19/09/2024 | Open Banking | No changes |
| 1.6 | 15/09/2025 | Entrust, Open Banking | Version updated to align with CP version. |
| 1.7 | 18/11/2025 | Entrust, Open Banking | Version updated to align with PDS version. |