



## **Online Services Terms and Conditions**

The terms and conditions below relate to the Society's Online Services. They are in addition to the terms and conditions applying to savings accounts. Our General Terms and Conditions for Savings Accounts and individual account terms, found in our product literature, contain important information which you should read before transferring or withdrawing funds or using our Online Services.

### **1. General**

- 1.1 "Online Services" means the facility to do the following online: view details of your savings accounts and your personal details; carry out such transactions as we may allow on your accounts; and send and receive secure messages from and to us. We may change the facilities that are available in the future.
- 1.2 You will need to register, and maintain a valid email address, in order to use Online Services.
- 1.3 Our service is designed to be used with a range of internet browsers and equipment and it is your responsibility to provide compatible equipment and software with which to access it.
- 1.4 Only payments in £ sterling can be dealt with using Online Services.

### **2. Security information**

- 2.1 When you first request access to 'Online Services' you must choose a password and one item of memorable information. After verifying your identity we will issue you, by post to your registered postal address, with a Web User ID number and activation code. You will not be able to operate your account online until you have received these login details. Your password, memorable information and login details are known as your "Security Details".
- 2.2 Each time you access Online Services we will ask you for your Web User ID number, your password and your item of memorable information so that you can prove, and we can authenticate, your identity.
- 2.3 Once registered for Online Services you must always keep your Security Details secret. You must not tell anybody else, including Society staff, your password or memorable information. It is your responsibility to take reasonable steps to ensure that your Security Details cannot be easily guessed by anyone else.
- 2.4 You can only have one set of login details at any one time. If more than one holder requires access to a joint account, you must each set up separate login details, and each of you must register individually to use our online services.

- 2.5 If you fail to provide the correct security details three times in a row, we will block further online access to your accounts. You must then follow the online instruction for 'forgotten my security details' to re-enable use of the facility.
- 2.6 You must follow any instructions we give you from time to time regarding the safe keeping and use of your security details.

### **3. If you think someone knows your security details**

- 3.1 If you think that someone else knows your password or memorable information, and you are unable to get into the Online Services to change it, let us know at once. You can e-mail us at: [memberservices@harpendenbs.co.uk](mailto:memberservices@harpendenbs.co.uk), or telephone 01582 765411. We will then suspend access to your accounts in the Online Services system until you are able to change the information. If you do not do so, you may be responsible for any instruction we receive and act on, even if it was not given by you. (Please see our General Terms and Conditions for Retail Savings Accounts for more detail.)
- 3.2 Once you have reported that you suspect someone else knows your security information, you will not be liable for any action we take on your account which was not carried out or authorised by you unless you act with gross negligence (which includes taking insufficient care of your Web User ID number, password or memorable information) or you act fraudulently.
- 3.3 If you would like more advice on maintaining security when dealing with your finances online, you should visit the [www.banksafeonline.org.uk](http://www.banksafeonline.org.uk) website which contains useful information.
- 3.4 If any information on your account looks incorrect or suspicious in any way, you should immediately contact us by e-mailing us at [memberservices@harpendenbs.co.uk](mailto:memberservices@harpendenbs.co.uk) or by telephone on 01582 765411.

### **4. Inappropriate access to our system**

- 4.1 We shall be entitled to terminate or suspend our service to you if we have reasonable grounds to believe that you have attempted to gain access to our programs, or to accounts of other customers, or have attempted to introduce any viruses into our systems.

### **5. Communications**

- 5.1 Please note that the secure messaging facility within Online Services cannot be used for notifying us of any material changes to your account. A material change includes any change in account name or adding/removing account holders. Such changes to your account must be notified in writing.
- 5.2 We reserve the right not to act on any instructions if they are contrary to these terms and conditions or those that apply to your account.
- 5.3 If you change your email address you must update your details within the Online Services system in order that notifications of secure messages can still reach you.
- 5.4 We shall be entitled at any time to ask you to confirm in writing, instructions you have given us via Online Services if we consider this is necessary or desirable for your security or for any other reason.

## **6. Territorial limitations**

- 6.1 Online Services is intended for use in the United Kingdom only. We would actively discourage you from accessing your account from any public internet access point such as a library or Cyber Café.

## **7. Security of the internet**

- 7.1 We have taken reasonable steps to ensure that Online Services is secure. However we cannot guarantee completely the confidentiality or privacy of any information passing over the internet or that it will not be interfered with. By using this facility you are giving instructions on this basis and understanding.

## **8. Withdrawals**

- 8.1 You can enable the online withdrawal facilities within Online Services by providing us with the details of your nominated bank account. For personal savings accounts, this must be a bank account in the name of one of the account holders. For non-personal savings accounts, this must be a bank account in the name of the club, charity, organisation etc. In either situation the bank account specified must be operated in the United Kingdom with a valid UK sort code and bank account number. You may only have one nominated account.
- 8.2 Withdrawal requests will not be allowed until you have signed and returned an ongoing withdrawal mandate which we will send by post when you first provide bank account details. Please allow five working days for this process to complete. For non-personal savings accounts, the ongoing withdrawal mandate must be signed by all signatories to the account.
- 8.3 Unless a transaction is to close an account, the minimum withdrawal amount is £100. The maximum daily withdrawal limit is £10,000.
- 8.4 Withdrawal requests received by 3pm on a bank working day will be actioned on the same day. Withdrawal requests received after 3pm will be actioned on the next bank working day.
- 8.5 We submit all withdrawn funds via the Faster Payments system to your nominated bank account. Under normal circumstances, the cleared funds will reach your nominated bank account by the end of the working day after the working day the request is actioned.
- 8.6 Once you have instructed us to make a withdrawal and your account has been debited, this instruction cannot be cancelled or amended.
- 8.7 We do not accept any liability for loss caused by delays in processing a withdrawal request whether caused by failings in either the Faster Payments or the Society's systems where this is beyond our reasonable control.
- 8.8 Withdrawal facilities are subject to any restrictions imposed by any specific terms and conditions relating to the account.

## **9. Who Can Register**

- 9.1 Only customers aged 16 years and over who are recorded as signatories on an account will be allowed to register for access to their accounts in the Online Services system.
- 9.2 If you have a joint account, then any one of you may use our 'Online Services' system but you must each use your own Web User ID number, password and memorable information. To be able to use our 'Online Services' system, your account must be set up so that any one of you can authorise a transaction or amendment to the account. Our 'Online Services' system is not available if two or more of you are required to authorise changes jointly. If one of you tells us that another joint holder is no longer allowed to authorise transactions, or if we reasonably think that all transactions should be authorised by you jointly, we may suspend all Online Services on that account.

## **10. Data protection and confidentiality**

- 10.1 We are committed to protecting your privacy during your visits to 'Online Services' and recognise our responsibility to keep the information you provide to us confidential at all times.
- 10.2 For full details of how we use your information, and your rights to see the information that we hold about you, please refer to our leaflet General Terms and Conditions for Retail Savings Accounts, available at any of our branches, by calling 01582 765411 or by visiting our website.

## **11. General Conditions**

- 11.1 Harpenden Building Society accepts no responsibility for the content of any other site to which a hyper text link to or from this site exists.
- 11.2 Harpenden Building Society cannot warrant that this site is free of technical defects or viruses of any description and will not be responsible for any technical problems arising from the use of this site.
- 11.3 Harpenden Building Society will endeavour to have Online Services available 24 hours a day. However, the Society has the right to suspend access to the site, temporarily or permanently, for which no notice may be given. The Society will not be liable for any reason if the site is unavailable, for however long the period might be. As a consequence the Society will not be liable for any loss or damage arising in contract, tort or otherwise if the site becomes unavailable or is suspended for any reason, or we are unable to let you carry out a transaction for any reason beyond our reasonable control.
- 11.4 Harpenden Building Society shall at all times own the copyright and any other rights to the material on this website. You are not permitted to download, reproduce, store or transmit any information on this website other than for your own personal use. If you print off information data, text or forms, you must not alter, amend, or copy them.
- 11.5 We may vary these conditions by telling you. We will do this by sending details about changes by letter, email or secure message, or by display in branches, advertisement or notice within the 'Online Services' system. Our General Terms and Conditions for Retail Savings Accounts contain more detail on how and why we may make any changes to the terms of your agreement with us.
- 11.6 You may tell us at any time that you no longer want to use "Online Services". If you tell us by telephone we may ask you to write to us to confirm this. We will continue to carry out any transactions you have already authorised unless you ask us not to do so and provided it is not too late to stop them.

- 11.7 The terms and conditions on this website are governed by and interpreted in accordance with the laws of England.
- 11.8 This website is only for the use of authorised users. It is not for the use of anyone who is prohibited under applicable laws of their citizenship, domicile or residence from receiving information from, or otherwise using, this website. It is not an invitation or offer to sell savings, mortgages or other products.
- 11.9 Please note that the information on this website may change from time to time.
- 11.10 To assist your navigation of this website and to help in the prevention of fraud, we may send “cookies” from this website to your computer. We do not obtain personal data from your computer or gather personal information about you unless you personally give information to our server.
- 11.11 By accessing any part of this site, you shall be deemed to have accepted these terms in full.
- 11.12 Harpenden Building Society is authorised and regulated by the Financial Conduct Authority, registration number 157260. FCA register address [www.register.fca.org.uk/](http://www.register.fca.org.uk/)