

**HARPENDEN**  
BUILDING SOCIETY

# **Saving with us...**

## **Everything you need to know**



**Visit us at [harpendenbs.co.uk](https://www.harpendenbs.co.uk)**

**FOR OUR**  
*Members*

**FOR OUR**  
*Community*

**FOR YOUR**  
*Future...*

**HARPENDEN**  
BUILDING SOCIETY

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# Getting to know us



## In a nutshell

We are owned by our savers and borrowers. We are proud to be an independent Mutual Building Society. The moment you successfully open a savings account with us, or take out a mortgage, you become a Member and Harpenden is run for the benefit of our Members, hence the term 'Mutual'. We are not answerable to any shareholders. Any profit Harpenden Building Society makes, we put back into the Society for the benefit of our Members.



## Our heritage

In a year that celebrated the coronation of Queen Elizabeth II, the launch of the Royal Yacht Britannia and the first published James Bond novel Casino Royale... our Society also began its journey.

It was March 3rd 1953 – during the era of the baby boomers that our foundations were created when a group of local business people came together, united a community and established the Harpenden Building Society. This pioneering group overcame adversity and believed the community deserved support to be able to buy local homes and to save for their future. Our Society was built upon the vision of helping customers achieve their ambitions for the future, to serve our Members and strive to help them secure their financial future so that their dreams and aspirations were made possible.

2023 marked our Platinum Jubilee as we celebrated 70 years of helping people to buy their own homes and save for their future. We continue supporting local charities, events and organisations which contribute to the quality of life in the communities we serve. We've come a long way since our inception in 1953 and we continue to maintain our traditional values as we look to the future.



## We care about our community

Our strong local heritage has instilled within us a genuine consideration for the local communities we serve, and we believe in giving back to these communities whenever we can.

Our community-based spirit is entrenched in our culture and to this day drives our Society forward.



## Four of the best

We have four branches across Hertfordshire and Bedfordshire.

- Harpenden
- Radlett
- Leighton Buzzard
- Tring

At any one of these branches you'll find our friendly and helpful branch staff.

You may not know just yet exactly what it is you're looking for in terms of a savings account. You may just want to dip a toe in the water and see what's available to help you and your family towards a secure financial future. Whatever you need, come in and see us, get to know us and find out how we can help you.

Alternatively, you can always call us on 01582 765411 where our dedicated Member Services Team are waiting to help you.



## Personal Accounts – to suit your individual needs

We believe in keeping things simple and straightforward, which is why our savings accounts are easy to operate. We're confident that we can provide you with a savings account to suit your needs. Our product range is diverse and appealing to all ages and for all savings needs and objectives.



## A happy future with Harpenden

Financial decisions can often be challenging, but we never forget that it's real people who want to save money for their round the world trip, real people who want to invest in their retirement, real people who want to save towards their children's future. We believe in your future, whatever that may be. A future where you, a real individual, are dealing with us, real people.

# Which type of savings account could be right for you?



## Instant Access accounts

Earn interest on your savings while still having the flexibility of instant access. You can make as many deposits or withdrawals as you like.

### Suitable for savers who:

- Want instant access to their savings
- Want to save as little or as much as they can each month

### Not ideal for savers who:

- Want a fixed rate of interest



## Cash ISA/Tax Free accounts

When you open an ISA (Individual Savings Account) you can earn tax-free interest on your savings.

### Suitable for savers who:

- Want to earn tax free interest
- For customers who wish to manage their accounts in branch, over the phone or online

### Not ideal for savers who:

- Want a flexible, stocks and shares, innovative finance or Lifetime ISA



## Notice accounts/Limited Access accounts

Limited access accounts are ideal for savers who want to lock their money away for a longer period and earn more interest.

### Suitable for savers who:

- Want a higher interest rate and are prepared to put money away for a longer period
- Want to manage the account online, by phone or in our branches (online accounts can be subject to availability)

### Not ideal for savers who:

- Want instant access to their savings
- Want a fixed rate of interest



## Fixed Rate Bonds

Put your money away for a fixed term and watch your savings grow.

### Suitable for savers who:

- Can put money away for a longer period
- Want a fixed rate of interest
- Can often earn a higher rate of interest

### Not ideal for savers who:

- Want instant access to their savings
- Want a variable interest rate



## Children's accounts

It's never too early to start a savings habit. Help them learn the value of saving their money and watching it grow.

### Suitable for savers who:

- Want to start saving for a child's future

### Not ideal for savers who:

- Are 18 years or older

Please note we regularly review our savings accounts and their rates. **Our savings accounts are subject to availability and may not currently include all accounts mentioned within this guide.**





# Personal savings accounts to suit your individual needs

We believe in keeping things simple and straightforward, which is why our savings accounts are easy to operate.

**VIEW OUR LATEST RANGE OF ACCOUNTS HERE**



SCAN ME

[harpendenbs.co.uk/savingsaccounts](https://harpendenbs.co.uk/savingsaccounts)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.

# Savers Terms and Conditions

We aim to treat you fairly and responsibly.

We will aim to keep this promise by meeting all of the key commitments shown below.

## We will:

- Make sure that our advertising and promotional literature is clear and not misleading and that you are given clear information about our products and services.
- Provide you clear information about our accounts and services, how they work, their terms and conditions and the interest rates which may apply.
- Help you use your account or service by sending you regular statements (where appropriate) and will keep you informed about changes to the interest rates, charges or terms and conditions.
- Treat all your personal information as private and confidential and provide secure and reliable banking and payment systems.



SCAN ME

**VIEW OUR COMPLETE SAVERS TERMS AND CONDITIONS AT**

[harpendenbs.co.uk/useful-documents](https://harpendenbs.co.uk/useful-documents)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.

# Harpenden Online

Harpenden Online is a simple and safe way to manage your account(s) online, wherever you are. Register for Harpenden Online to enjoy the convenience of:



Account opening and access to our online savings products

24/7

24/7 access to view your accounts on any device



Request payments to your nominated account



Check your interest rates and account information



Update your personal contact information



Opt in to receive our marketing email communication



Securely communicate with our Member Services Team



Scan QR code to find out more about Harpenden Online

SCAN ME

Or you can visit our website:  
[harpendenbs.co.uk/harpenden-online](http://harpendenbs.co.uk/harpenden-online)

Our savings products available to open within Harpenden Online are subject to availability and change.



# Harpenden Online FAQs

## Harpenden Online is safe, simple and secure.

It allows you to access and to manage your savings accounts on the go safely and securely. Here are some frequently asked questions for using Harpenden Online:

### What is Harpenden Online and what does it do?

Harpenden Online is the simple and safe way to apply for any accounts with online capability and manage your Harpenden Building Society account(s) conveniently and securely. You can take advantage of 24/7 access to view your accounts and transaction history on any device.

### Who can use Harpenden Online?

If you are a current Member of the Society and are over 18, you can view your savings accounts using Harpenden Online. You just need to login or complete the registration process and you can utilise the benefits; access to your accounts 24/7, check balances, view your transaction history and more.

If you aren't a current Member, you can still open a savings account with us using Harpenden Online from any of our online account(s) available at the time. Once you complete the registration and account opening process, you become a valued Member of the Society and can view and manage your online account(s) through Harpenden Online once the account is open.

### What savings accounts are available to use within Harpenden Online?

At any time, we may have a selection of savings products that are available to only open online.

Any online only accounts will not include a passbook for you to use, however, if you feel that you need the capability to use a passbook to manage your account, they are available upon request from our Member Services Team or ask within one of our branches.

Also, we may have savings products available that provide you with the option to open online, within a branch, or by making an application by post.

You need to check the individual product availability and terms and conditions.

Our savings section on our website, as well as our collateral within branch will clearly define the products available at any time and the channels available to open.

### How do I register for Harpenden Online and open an account?

You can register and manage your account via Harpenden Online. Visit our website and click on Harpenden Online to get started, then follow the necessary steps and instructions needed.

Alternatively, if you are viewing any of our savings products individual pages – you can click on Apply Now to begin the Registration process. Subject to that particular product being available to open online.

When you apply online, the Society will check your identity electronically at the time of application. This works for most applicants, but don't worry, if we can't do it for you, we should still be able to open an account for you, but we may need to ask for some further documentation.

### I'm an existing Harpenden Online user, how do I login and manage an existing account or open a new account?

You can login and manage your account via Harpenden Online. Click on Harpenden Online on our homepage and then select Login to get started, then follow the necessary steps and instructions needed.

You will be able to access your existing savings accounts and check what other accounts are available to open online.

### Can I register for Harpenden Online and open an account if I don't have an email address?

Unfortunately not. You will need an email address to be able to register and use Harpenden Online and open any online savings accounts.

You still have the option to open and manage savings accounts in a branch or by post.

### I've forgotten my password, what do I do?

If you've forgotten your Harpenden Online password, you can reset it by clicking the 'Forgotten Details?' link on the Harpenden Online login page.

You will need to enter your User ID and an account number that you have already registered, and you will then be prompted to enter a new password. You will be sent an email containing an activation key. When you next login (using your new password) you will need to enter the activation key as part of the login process. The activation key you receive is valid for fourteen days.

### Is this service available for mortgage Members?

Currently, Harpenden Online is only available for savings accounts and you are not able to view your mortgage accounts.

### What information or proof of ID do I need with me to register for Harpenden Online or open an online savings account?

All financial institutions are required to gather information to verify your identity, prevent fraud and comply with money laundering regulations.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed.

When you apply online for a personal savings account, the Society will check your identity electronically at the time of application. This works for most applicants, but don't worry, if we can't do it for you, we should still be able to open an account for you, but we may require some additional documentation.

More information on our Identification Requirements can be found in the savings section of our website.

### Where can I view your Harpenden Online Terms and Conditions?

Our Harpenden Online Terms and Conditions are available to view during the registration and/or account opening process and at any time when you are logged into your account.

They are also available to view on our Harpenden Online page.

### What happens after I've applied for an online savings account?

Once an application to open an online savings account is made, an account number will be allocated and you will receive an email from Harpenden Online detailing how to add funds to your new account.

New Members applying for an online savings account, will register for Harpenden Online during the account application process, but you will need to wait for receipt of your User ID before transactions on the account can be made.



# Harpenden Online FAQs

## Harpenden Online is safe, simple and secure.

It allows you to access and to manage your savings accounts on the go safely and securely. Here are some frequently asked questions for using Harpenden Online:

### How you can contact us regarding Harpenden Online?

You can talk to someone about Harpenden Online, via a secure message facility, once logged in to Harpenden Online. This is not a live chat system, but your message will be answered at the earliest opportunity by a member of our Harpenden Building Society Member Services Team.

Alternatively, you can contact our Member Services team on: enquiries@harpendenbs.co.uk or call us on 01582 765411.

### How quickly can an online account be approved?

After logging in or registering, once you've completed the account opening process, there might be a delay in opening your account.

If we can identify you electronically, we might be able to open your account straight away. If we can't, there may be a short delay while we check everything out and set up your account.

If you apply online, we'll email you to confirm when your account is open. We'll let you know your account number and sort code - or you can login to Harpenden Online.

If you're worried because you've not heard from us, call us on 01582 765411 or email us on enquiries@harpendenbs.co.uk

### I'm not sure if my account opening process was approved?

If you completed the online process, then you should receive email confirmation from us about two working days afterwards to confirm your account has been opened. If during the account opening process you click on the back button on screen at any time – this can prevent your account opening being completed.

### Do I need to complete a new application to open a savings account if I am transferring funds from another Harpenden Building Society account?

Yes, you can apply for a new account online, depending on the account type and if the existing account is to be closed or not, you may need to complete a product transfer form. Contact us for more information.

### Can I open a Business, Professional or Charity account online?

Our online account opening facility is currently set up for personal savings accounts only.

### My contact details have changed, what do I do?

Telephone or email address changes can be made within Harpenden Online. Once you have logged in, click on your name (in the top left hand corner of the screen), then select 'Contact Details' and make your amendments.

To notify us of a change of address, you will need to notify us by post or in person at a branch using our 'Change of Customer Details Form'.

### Can I access Harpenden Online from outside the UK?

Yes but we do not recommend this. If you use Harpenden Online outside the UK we won't be liable to you if your use of the Harpenden Online services does not comply with any local laws. We may block your access to the Harpenden Online services if you try to access them from a country that is subject to sanctions (even if you're only there for a short period of time). See more about this in our Harpenden Online Terms and Conditions.

### What is two factor authentication?

Two factor authentication is an extra level of security to make sure only you can access Harpenden Online to manage your account(s) securely. This is all part of our commitment to protect our customers against fraud.

One time passwords (OTPs) are an authentication method commonly used as part of two-factor identification (2FA) and multi-factor authentication (MFA) that can help balance these needs.

### What is 'One Time Passcode' (OTP)?

OTPs are unique passwords that are only valid for a single login session for a defined period of time.

OTP is used each time you login and access your online account and each passcode is valid for one login session or transaction.

An OTP is a unique six-digit code sent to you and acts as a secure key to your account, helping to stop anyone but you authorising transactions or making changes.

### How does OTP work?

When you login to your account on Harpenden Online, you will view a landing page where you select your choice of how you want to receive delivery of your OTP. You have two options;

Text message (recommended option)  
OR Telephone call.

#### If you choose to receive your OTP by Text message

The phone number/s registered on your Harpenden Online account will be presented for selection, to be used as the preferred number.

Once requested, you will receive a text message containing your six-digit code. It usually reaches your phone within seconds, although this will depend on your network coverage.

From the moment it is sent you, the code is valid for fifteen minutes, before it expires. After that fifteen minutes you will need to go back to the page to choose your sending preference again and request another OTP.

When you receive the code please enter as prompted on screen. You will then be able to proceed to use Harpenden Online.

#### If you choose to receive your OTP by Telephone call

You will receive a call which will provide you with your six-digit code.

From the moment it is sent to you, the code is valid for fifteen minutes, before it expires. After that fifteen minutes you will need to go back to the page to choose your sending preference again.

When you receive the code please enter as prompted on screen. You will then be able to proceed to use Harpenden Online.

#### If you have chosen to receive your code via a Telephone call and only have a landline number registered

It is fine to receive a code to a landline, if you have one assigned to your account. However, we would recommend that the Text message option is chosen as this is the simplest option.

### What to do if you receive an unexpected OTP

If you receive an unexpected text message or telephone call then please do not login to Harpenden Online but instead contact us immediately on 01582 765411 during our working hours.

For further information please visit the Protection from Common Fraud page on our website for more details on identifying scams. Or you can view more on the following page which gives some helpful advice to help protect yourself online.



**View our complete Harpenden online FAQs here**

**SCAN ME**

[harpendenbs.co.uk/harpenden-online](https://harpendenbs.co.uk/harpenden-online)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.



# Some advice to help protect yourself online



## Here are some easy ways to protect yourself online:

**Passwords:** Make sure that your password and memorable data is a mixture of letters and numbers that cannot easily be guessed. Don't keep a written record of your passwords and remember that legitimate organisations will never ask you for complete passwords over the phone or by email.

**Anti-virus software:** Install software that protects your computer from viruses and unwanted programs and make sure it is kept up-to-date. Try to scan your computer regularly for viruses.

**HTTPS:** If you're entering personal information, such as your account number, make sure the website address begins with 'https' and that there's a padlock symbol within the browser as this indicates that a site is secure.

**Wireless networks:** Avoid using public computers to do your internet banking. When using a wireless router make sure it's password protected and completely secure; never give visitors access to your network.

**Emails:** We'll never send you an email demanding that you log in to your account immediately or it will be shut-down.

**Account details:** Never give your account details or other security information to anyone unless you know who they are and why they need them.



## Protecting yourself against frauds and scams

**Passwords:** To help keep your data and personal information safe you should ensure you set a strong password on your account. To help achieve this see the useful points below.

- Don't use personal information
- Don't use easily recognisable numbers
- Avoid using the word 'password'
- Use a mixture of letters and numbers
- Use a mixture of capital and non-capital letters
- Use symbols such as an asterisk or exclamation mark
- Make sure you have a long password
- Modify easy to remember phrases
- Try using three completely random words

It's important that you change your password regularly and use different passwords to those you've already used for other accounts. Also, don't write passwords down or share them.

**Keeping your browser up to date:** In order to benefit from the latest security features that Google and Microsoft introduce as a matter of course, it is important that your web browser is up to date.



## Types of frauds and scams

**Phishing:** Phishing refers to emails that attempt to fraudulently obtain your sensitive information. These emails will often direct you to a website requesting you to enter your personal information such as bank login details and passwords. The information is then used to access important accounts and can result in identity theft and financial loss.

### Common features of phishing emails are:

- Appear to be too good to be true (they often are)
- Have a sense of urgency
- Address you in an unusual way
- Contain multiple grammatical and/or spelling errors
- Contain hyperlinks or attachments which may be from an unusual sender

If you receive an email from us that you are suspicious about, simply forward the email to [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk) and we will investigate it.

**Vishing:** Fraudsters can also make unsolicited telephone calls encouraging individuals to provide sensitive data such as personally identifiable information. This is known as Vishing. If you're unsure about a call you receive from any financial organisation, call them back but from another phone line such as a mobile or landline. We would recommend waiting about five minutes before doing so as sometimes the fraudster on the other end doesn't hang up so when you make another call, they're still on the line.

When we make an outgoing call to a customer, please be aware that we will ask for personal data to identify you. We encourage you to follow the steps above if you are at all suspicious about any aspect of the call.

Furthermore, with online accounts, sometimes scammers will try to get access to your account by using a one-time passcode/password (OTP). They will fill in the website with all the information they have for you like name and/or email for example. They will then call you pretending that they work for the company that you have your account with. Usually, the scammer will explain that they are calling to offer you an incentive such as a bonus or an extra for free in your account.

They will sound believable and they will explain to you that you will now receive an OTP so that they can 'proceed' to verify your account. At that moment the scammers will still be on the website and the website will send you an OTP which they will ask you to read out to them. They will then enter the OTP and gain access to your account.

**Pharming:** Pharming is another scam whereby a fraudster installs a malicious code on a personal computer or server. This code usually redirects any clicks you make on a website to another fraudulent website without your consent or knowledge.

Be especially careful when entering financial information on a website. Look out for the 's' in https and the key or lock symbol in the browser. Don't click on the website unless you're absolutely certain that the website is secure.

## More useful links to protect yourself against frauds and scams

Below are a series of links to useful third party websites with more information about types of frauds and scams, and ways you can avoid falling victim to them;



Take Five  
[www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk)



Get Safe Online  
[www.getsafeonline.org](http://www.getsafeonline.org)



Action Fraud  
[www.actionfraud.police.uk](http://www.actionfraud.police.uk)



Ofcom  
[www.ofcom.org.uk/online-safety](http://www.ofcom.org.uk/online-safety)



# Adult & Child savers - Further information



## First steps

Once you have decided on the type of savings account you wish to open, the following information should be read in order to get your account up and running.



## Availability

Please check either online, with any of our branches or call our Member Services Team on 01582 765411 to confirm product availability.



## Identification requirements

We are required by law to check the identity of all account holders. Our leaflet 'Identification Requirements' provides details of the process we use to satisfy this requirement. Please ensure you read this leaflet and provide the relevant documentation that may be required. If you cannot provide the requisite documents, please contact 01582 765411 for further guidance.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed. When you apply online for a personal savings account, the Society will check your identity electronically at the time of application. If this does not work, we may require some additional documentation. If you already have an account with the Society, and the details we have about you have not changed, then we may not need to check your name and/or address. We reserve the right to carry out any further checks on your identity if we think we need to do so in order to comply with our legal obligations.



## Financial Services Compensation Scheme (FSCS)

It is important that you read the FSCS information sheet which is available in this booklet. It provides you with information about the protection of your savings deposits.

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

These savings products are covered by the FSCS.



## Opening an account for yourself or on behalf of a child

Some adult saver accounts may be opened online depending on availability.

If you do not wish to open an account online, please complete the application form, making sure you indicate which savings account you wish to open.

Sign and return the completed form, along with the required identification (as detailed in our Identification Requirements document), to one of our branches or directly to our Member Services Team at:

Member Services Team, Harpenden Building Society, FREEPOST SB165, Mardall House, 9-11 Vaughan Road, Hertfordshire, AL5 4HU



## Opening or operating an account for someone else

Should you wish to open or operate an account on behalf of another person due to holding a Power of Attorney or Court of Protection Order you will need to obtain a copy of our form 'Operating an Account for Someone Else'. This is available in branch or can be downloaded from our website in the useful documents page in our savings section. This document should be returned with your completed application form by post to any of our branches or Head Office.



## Joint accounts

Unless the special conditions for a particular account specify otherwise, accounts can be opened in the names of two or more people (up to a maximum of 4). Although joint accounts can be convenient, it is very important that you understand the consequences of having an account in more than one name. A booklet "You and Your Joint Account" is available on request. For more information, please view our complete savings general terms and conditions for retail savings accounts on [harpendenbs.co.uk/useful-documents](http://harpendenbs.co.uk/useful-documents)



## Changing your mind

If you open a new account and then change your mind, as long as you tell us at any of our branches or our Head Office within 14 days after the contract is entered into (or, if later, 14 days from the day you first receive, on paper or electronically, the terms and conditions and other information relating to it) you can;

- have your money back; or
- switch to another available account

In this case, you will not have to;

- give any period of notice;
- lose any interest on the account you are closing; or
- pay any other charges.



## Harpenden Online

Once your account is open you can keep up to date with your savings balances and manage your savings accounts securely online by registering for Harpenden Online.

- Manage your accounts 24/7
- Check the balance of your account(s) and view your transaction history
- Request to transfer money between your Harpenden Building Society accounts
- Securely communicate online with our Member Services Team
- Request to transfer money directly by electronic payment to a nominated bank account (Minimum £100, Maximum £35,000 per day)

Register for Harpenden Online at: [www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)



## What you can do to protect your accounts?

You can help prevent misuse of your account by:

- Taking care of your passbook or bond certificate and other account information and letting us know as soon as possible if your passbook or bond certificate is lost. The best way to let us know is by telephoning us on 01582 765411;
- Letting us know as soon as possible of any change in your name, address, telephone number or e-mail address (if this is how we communicate with you), or if you do not receive any information that you were expecting to receive from us;
- Checking your statements, passbook or bond certificate regularly;
- Taking care when getting rid of information about your account (people who commit fraud use many methods such as "bin raiding" to get this type of information - you should take simple steps such as shredding printed material);
- Co-operating with us (or the police) in investigating transactions; and
- Never giving your account details or security information to anyone unless you know who they are and why they need them.
- Cheques made payable to the Society must also include details of the account holder(s) or the account number (for example, "Harpenden Building Society, account J Smith"); otherwise we will not accept them for payment into an account. This is to protect against fraud.

To view our complete Savers Terms & Conditions please visit our website: **SCAN ME**



[harpendenbs.co.uk/useful-documents](http://harpendenbs.co.uk/useful-documents)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.

# Cash ISA - Further information

## Cash Individual Savings Accounts (ISA) for over 18's

A Cash ISA allows you to avoid paying tax on a nominal amount of your savings. The amount you can save or invest in an ISA is referred to as the annual allowance. The allowance can change annually and is set by the Government.

You choose how you use your ISA allowance. You can split the amount you save into any combination of ISAs, Cash ISA, Stocks and Shares ISA, Innovative Finance ISA and Lifetime ISA, so long as the amount invested does not exceed the overall annual ISA allowance. Alternatively, you can save the full ISA allowance in a Cash ISA. Please check with your ISA provider for eligibility criteria.

Your annual allowance is for the whole tax year (6th April one year until 5th April in the following year), but you cannot invest more than the annual allowance in each tax year.

## Next steps

Once you have decided on the type of ISA account you wish to open, there are a few steps you need to follow to get your account up and running.

### STEP 1: AVAILABILITY

Please check either online, with any of our branches or call our Member Services Team on 01582 765411 to see if an ISA account can be made available to you. Accounts are subject to availability.

### STEP 2: FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

It is important that you read the FSCS information sheet contained within this booklet. It provides you with information about the protection of your savings deposits.

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

This savings product is covered by the FSCS.

### STEP 3: OPENING YOUR ISA ACCOUNT

Some ISA accounts may be opened online depending on availability.

If you do not wish to open an account online, please sign and return your completed form (along with the required ID as detailed in our Identification Requirements document), to one of our branches or directly to our Member Services Team at:

Member Services Team, Harpenden Building Society, FREEPOST SB165, Mardall House, 9-11 Vaughan Road, Hertfordshire, AL5 4HU

## Identification requirements

We are required by law to check the identity of all account holders. Our leaflet 'Identification Requirements' provides details of the process we use to satisfy this requirement. Please ensure you read this leaflet and provide the relevant documentation that may be required. If you cannot provide the requisite documents, please contact 01582 765411 for further guidance.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed. When you apply online for a personal savings account, the Society will check your identity electronically at the time of application. If this does not work, we may require some additional documentation.

If you already have an account with the Society, and the details we have about you have not changed, then we may not need to check your name and/or address. We reserve the right to carry out any further checks on your identity if we think we need to do so in order to comply with our legal obligations.

## Opening or operating an account for someone else

Should you wish to open or operate an account on behalf of another person due to holding a Power of Attorney or Court of Protection Order you will need to obtain a copy of our form 'Operating an Account for Someone Else'. This is available in branch or can be downloaded from our website in the useful documents page in our savings section. This document should be returned with your completed application form by post or to any of our branches or Head Office.

## Changing your mind

If you open a new account and then change your mind, as long as you tell us at any of our branches or our Head Office within 14 days after the contract is entered into (or, if later, 14 days from the day you first receive, on paper or electronically, the terms and conditions and other information relating to it) you can;

- have your money back; or
- switch to another available account

In this case, you will not have to;

- give any period of notice
- lose any interest on the account you are closing; or
- pay any other charges.

## Harpenden Online

Once your account is open you can keep up to date with your savings balances and manage your savings accounts securely online by registering for Harpenden Online.

- Manage your accounts 24/7
- Check the balance of your account(s) and view your transaction history
- Request to transfer money between your Harpenden Building Society accounts
- Securely communicate online with our Member Services Team
- Request to transfer money directly by electronic payment to a nominated bank account (Minimum £100, Maximum £35,000 per day)

Register for Harpenden Online at:  
[www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)

## Privacy notice

Data Protection regulations require Harpenden Building Society (the Society) to inform customers about how their personal data will be processed.

Personal data includes customer's name, addresses, financial information and other personal information needed for opening an account.

The Society will restrict its processing of your personal data to the minimum required to open and manage your account, update you on your account status and inform you of any new savings products.

Your personal information will be processed to comply with the Society's legal and regulatory obligations, to ensure that we continue to operate in a way to safeguard your investment.

The Society will not send you marketing material on any other services and will not share your personal details with any other organisation for marketing purposes, without your consent.


Your personal details will be stored securely by the Society and its specialist suppliers, in countries that have equivalent data protection rules, and will only be used to communicate with you whilst you have an account with the Society.

Further information on how the Society handles your personal data is available under the privacy policy on our website.

You are entitled to request the Society to restrict its use of your personal data. If you have any questions about how we manage your personal data, or wish to complain about this, please contact the Data Protection Officer in the first instance at: [privacy@harpendenbs.co.uk](mailto:privacy@harpendenbs.co.uk)

If you are not satisfied with the handling of your complaint by the Society, you can also make a complaint to the Information Commissioner's Office on: [ico.org.uk](http://ico.org.uk)

To view our Privacy Notice in full please visit our website: [harpendenbs.co.uk](http://harpendenbs.co.uk)

To view our Cash ISA Terms & Conditions please visit our website:  SCAN ME

[harpendenbs.co.uk/useful-documents](http://harpendenbs.co.uk/useful-documents)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.



# Savings FAQs

## Will there be any changes to my savings rate?

The Society is constantly reviewing its product range and monitors its rates for both borrowers and savers to ensure that they are competitive whilst balancing Members' interests.

Changes will not occur if you currently have a fixed rate savings product.

## Can I transfer money between my accounts?

Yes, this can either be done in one of our branches or through your Harpenden Online account. If you wish to transfer money outside the Society then, for your protection, this must be transferred to your own nominated bank account.

## How do I open or operate an account for someone else?

Should you wish to open or operate an account on behalf of another person, due to holding a Power of Attorney or Court of Protection Order, you will need to obtain a copy of our form 'Operating an Account for Someone Else'. This form can be found on our website\* or you can ask a member of our branch staff for a paper copy. This document should be returned with your completed application form by post to any of our branches/Head Office, or by visiting one of our branches.

## If I've lost my passbook, what should I do?

If your passbook has been lost or stolen, please let us know immediately. You can call our Member Services team on 01582 765411 or visit any one of our branches. A replacement passbook will be issued seven days after your notification of loss.

A lost passbook form is available as a PDF download on our website.\*

## Can I request an Electronic Payment?

It is possible to make an Electronic Payment Request (also called a Faster Payment) from your Harpenden Building Society Account (subject to the terms applicable to that account) to a nominated UK Bank/Building Society account in your name once we have verified your account details.

- If you request a faster payment via our online banking service - payments are only made to the nominated bank account which was selected when you registered for the service.
- If you request a faster payment in branch - please provide a copy of a current bank account statement or cheque/paying in book which shows the account number, sort code and name of the account so we can verify these details.
- If you request a faster payment by post - when requesting the payment, please provide a copy of a current bank account statement which shows the account number, sort code and name of the account so we can verify these details.

Once we have verified the account details you wish to use, you will not need to provide this evidence again.

## How much cash can I take out of my account?

Members can withdraw up to £500 in cash per account daily. However, you will not be able to withdraw cash from an online only savings account.

You may be required to provide a valid form of ID along with your passbook, even if you are familiar with our staff in branch.

We would like to remind our Members to be extra vigilant carrying large sums of cash around. Therefore, we recommend that you take a cheque or send a faster payment to your nominated bank account, where possible.

## How do I withdraw any money if my branch is closed?

In the event that your local branch is closed for any reason, you will need to visit one of the other branches or contact our Member Services Team to discuss your options.

## What will I need to do if I haven't used my account for some time?

We appreciate that your account with us is a savings account and there may not be regular transactions. However, in order to help us protect your account from fraud or identity theft, we may ask you, after a period of inactivity, to provide us with some form of identification so that we can be sure we are dealing only with you. It is all for your security and best interest.

## If I've moved house and/or changed my address, what should I do?

You can either write to us with details of your new address/contact details or complete our 'Change of Customer Details Form' and return it to us. This form can be found on our website\* or you can ask a member of our branch staff for a paper copy.

## How long are cheques valid for?

We reserve the right not to accept, or pay a cheque, that is older than six months (from the date written on the front of the cheque, unless stated otherwise by the issuing bank/building society). If you have a cheque that is dated six months or older, it may not clear. In this instance you should contact the issuer of that cheque and ask for a replacement.

If a cheque we've issued on your behalf has been lost, not received by the payee, or has not been presented within six months, you should contact us in order to provide the details to stop the cheque. If you do not stop the cheque, it may still be paid.

## What happens if my balance falls below the minimum limit?

If you are unable to maintain the minimum balance, then we will provide you with details of alternative accounts and transfer your remaining funds if required.

## What is the Charitable Assignment declaration?

For more information about the Charitable Assignment and what it means for you, you can either ask a member of our branch staff, contact our Member Services Team, or visit our website.\*

\*PDF forms/further information sheets as a download can be found in the useful documents page in the savings section of our website.



**For further savings FAQs visit our website:**

**SCAN ME**

[harpendenbs.co.uk/savings-faqs](http://harpendenbs.co.uk/savings-faqs)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team.

These details can be found on the back of this booklet.



# Personal savings allowance FAQs

## Overview

If you're a basic or higher-rate taxpayer you're entitled to a personal savings allowance. For most people, this means you can earn more savings interest without paying tax. This means for basic rate taxpayers, a higher limit\* of income from savings (e.g. any interest earned) will be tax-free, whereas for any higher rate taxpayers, a reduced limit\* of savings income will be tax-free.

There is no action for most customers to take. Those with savings income below their personal savings allowance will have no tax to pay. Where possible, those with savings interest above their personal savings allowance will have any tax they have to pay collected automatically by HMRC, through a change to their tax code-based on information provided by banks and building societies. Those who currently complete a Self Assessment tax return should continue to do so. For further information about these changes, go to GOV.UK and search for Personal Savings Allowance.

## Q&As

The following questions and answers should help customers who receive account interest from banks and building societies.

Savings income includes:

- Interest from banks, building societies and other account providers (such as credit unions and NS&I)
- Interest distributions (but not dividend distribution) from authorised unit trusts, open-ended investment companies and investment trusts
- Income from government or company bonds
- Some types of purchased life annuity payments and gains from certain contracts for life insurance

## Does income from ISAs count towards my Personal Savings Allowance?

No, incomes from ISAs does not count towards your Personal Savings Allowance.

## Do taxpayers need to tell account providers about other savings income or their tax rate?

No, taxpayers do not need to give any information about their tax circumstances or other savings income to their account provider.

## What about interest paid on PPI and other compensation payments?

Banks and building societies will still be required to take tax from any compensation interest paid. Customers may be able to claim the tax back by filling in form R40 (or form R43 if living overseas) and sending it to HMRC. These forms are available online at GOV.UK

## How do I claim back tax paid on other savings income?

Banks and building societies will pay account interest with no tax taken off. However, you may still receive other types of savings income with tax taken off.

You may be able to claim this tax back by filling in form R40 (or form R43 if living overseas) and sending it to HMRC. These forms are available online at GOV.UK

## I am a basic rate taxpayer and my partner is a higher rate taxpayer; which Personal Savings Allowance applies to our joint account?

You will both receive the applicable Personal Savings Allowance\* which you will use against your share of the interest.

## If I am a higher rate taxpayer, what does this mean for me?

If you are a higher rate taxpayer, a reduced limit\* of savings income will be tax-free. To find out more about how this impacts you, visit GOV.UK and search for Personal Savings Allowance.

## If I am an additional rate taxpayer, do I get a Personal Savings Allowance?

No, you will not receive a Personal Savings Allowance.

## If my total taxable income is less than the current threshold, what does this mean for me?

If your total taxable income - for example, from wages, profits, pensions and savings - is less than the current threshold,\* you won't pay any tax on your savings income.

## I have registered my account to receive interest without tax taken off, what do I need to do now?

You do not need to do anything because all account interest will be paid without tax taken off.

## I am a business/a charity/a club/an association/a trustee/administering an estate - what will this mean for me?

Only individuals get a Personal Savings Allowance. If they are a business, charity, club or association, they will already receive interest without tax taken off.

If they are a trustee or are administering an estate, banks and building societies will no longer deduct tax from the interest they pay, so any tax due will have to be paid through the trust/estate tax return, where appropriate.

\*Please see GOV.UK and search for Personal Savings Allowance for more information and for latest allowance figures.

# Financial Services Compensation Scheme Information Sheet and Exclusions List

## Basic information about the protection of your eligible deposits

For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

|  |   |
|--|---|
| Eligible deposits in Harpenden Building Society are protected by:                      | The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>  |
| Limit of protection:   | £85,000 per depositor per bank / building society / credit union <sup>2</sup>   |
| If you have more eligible deposits at the same bank / building society / credit union: | All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>                               |
| If you have a joint account with other person(s):                                      | The limit of £85,000 applies to each depositor separately. <sup>3</sup>   |
| Reimbursement period in case of bank, building society or credit union's failure:      | 20 working days <sup>4</sup>  |
| Currency of reimbursement:   | Pound sterling (GBP, £)   |
| To contact Harpenden Building Society for enquiries relating to your account:          | Harpenden Building Society Mardall House, 9-11 Vaughan Road, Harpenden, AL5 4HU<br>Tel: 01582 765411<br>Email: <a href="mailto:enquiries@harpendenbs.co.uk">enquiries@harpendenbs.co.uk</a> |
| To contact the FSCS for further information on compensation:                           | 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU<br>Tel: 0800 678 1100 or 020 7741 4100<br>Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>                     |
| More information:  | <a href="http://www.fscs.org.uk">www.fscs.org.uk</a>  |

## Additional information

### <sup>1</sup>Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### <sup>2</sup>General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### <sup>3</sup>Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### <sup>4</sup>Reimbursement

The responsible Deposit Guarantee Scheme is the; Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk)

It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, or where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### Exclusions List

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority
- It is a deposit of a credit union to which the credit union itself is entitled.
- It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014.
- It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> – refer to the FSCS for further information on this category.
- It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

<sup>2</sup> As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006 <sup>4</sup> See footnote 3 <sup>5</sup> See footnote 3



# Tariff of charges

The following tariff of charges are correct as of 21st April 2023.  
Please see [harpendenbs.co.uk/useful-documents](https://harpendenbs.co.uk/useful-documents) for current charges

| Description                                     | Charge |
|---|--------|
| Chaps Fee (Telegraphic Transfer of Funds)       | £15.00 |
| Faster Payments (Electronic Transfer of Funds)* | FREE   |
| Return of Unpaid Cheque                         | £5.00  |
| Stopped Cheque                                  | £10.00 |
| Duplicate Annual Investment Statement           | £2.00  |
| Data Subject Access Request                     | FREE** |

\*Maximum limit of £100,000.

\*\*The Society may charge a reasonable fee for the administrative costs of complying with the request where the Society deems it to be manifestly unfounded, excessive, or a duplicate copy of documentation.



# Your feedback helps shape our future

We would love to hear feedback from you on your experience with us. This will help us to further improve our service to our existing and future Members.

You can fill out our feedback form following the link below or scan the QR code:  
[harpendenbs.co.uk/your-feedback](https://harpendenbs.co.uk/your-feedback)



SCAN ME

Any information you provide will be treated in the strictest confidence.

Please ask a member of our branch staff if you would like a printed version to complete.



# Complaints procedure

We are committed to providing a first-class service. We recognise that from time to time we may fall short of the high standards to which we aspire. We want to know about these occasions, so that we can learn from them and use this knowledge to continue to enhance our service.

Your feedback is very important. If at any time you are dissatisfied, please tell us straight away so that we can investigate and put right any issue, mistake or omission.

## Procedure

If you want to make a complaint, you can do this by:

- Calling in at any branch and speaking to a member of staff
- Calling our Member Services Team on 01582 765411
- Contacting the Branch Manager at your branch, either by phone or letter
- Emailing us at [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)

## Our complaints handling process

We will do all that we can to resolve your complaint as quickly as possible and ideally by the close of business on the third working day, following the receipt of your complaint. If your complaint is resolved within three working days, we will send you a letter that acknowledges your complaint and confirms that the Society has now resolved it to your satisfaction and the matter is considered closed.

If we are not able to do this, we will send you a written acknowledgement, by the close of the fifth working day after receipt, to confirm we have received your complaint and to provide contact details of the person who is dealing

with the matter. We will keep you informed of progress and once our investigations are complete we will provide you with our final response in writing.

## Complaints about payment transactions or a payment account

If your complaint (or part of it) concerns a payment transaction or a payment account, we will endeavour to deal with your complaint within fifteen working days. If circumstances beyond our reasonable control prevent us from sending you our final response to your complaint in this time frame, we will instead send you a holding response explaining clearly why this is the case and specifying when we are able to do so. In those circumstances, you will receive our final response within thirty-five working days.

## Complaints about other matters

If within eight weeks of receiving your complaint we are not able to provide you with a final response, we will write to you again to tell you this and let you know when we expect to be able to do so. At this point you can refer your complaint to the Financial Ombudsman Service, if you are not satisfied with how it is being resolved. We will provide you with a leaflet, which explains how the Financial Ombudsman Service operates; information is also available on the website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### Their address is as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0300 1239 123 or 0800 0234567

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Our aim is to resolve any complaint reasonably and speedily. The person handling your complaint will have appropriate knowledge, experience and authority to deal with the issues that you have raised.

If you are not satisfied with the Society's final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.





## Our Branches

### Harpenden

Aberdeen House  
14 Station Road, Harpenden  
Hertfordshire AL5 4SE

**Tel:** 01582 344204

### Tring

38 High Street  
Tring  
Hertfordshire HP23 5AA

**Tel:** 01442 824722

### Radlett

341 Watling Street  
Radlett  
Hertfordshire WD7 7LB

**Tel:** 01923 854457

### Leighton Buzzard

22 Market Square  
Leighton Buzzard  
Bedfordshire LU7 1HE

**Tel:** 01525 852525

### Head Office

Mardall House, 9–11 Vaughan Road, Harpenden,  
Hertfordshire AL5 4HU

**Tel:** 01582 765411 **Email:** [enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)

Our dedicated Member Services Team are waiting to help you.  
To get in touch, please call our Head Office number.

**[harpendenbs.co.uk](https://www.harpendenbs.co.uk)**

**HARPENDEN**  
BUILDING SOCIETY

Harpenden Building Society is authorised for investments by Trustees and is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260.