

Saving with us

Everything you need to know

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



Harpenden
Building Society



Harpenden
Building Society

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For our
members

For our
community

For your
future

Getting to know us



In a nutshell

Once you open a savings account with us or take out a mortgage, you become a Member of Harpenden Building Society. We're owned by our savers and borrowers, which means that we answer to you. Not shareholders or higher beings. You. That's why they're called 'Mutuals' – everything we do is for the benefit of our members. Profits go straight back into the Society to ensure our members are getting the best benefits.



Rooted in community

Our local heritage ensures that the community is at the heart of everything that we do, and we believe in giving back to them whenever we can. Community is always at the forefront, and motivates us everyday at the Society.



Sowing the seeds

Our Society was started among the greats (although we don't like to brag too much). In the same year as Queen Elizabeth II's coronation, the first James Bond novel *Casino Royale*, and the first successful mission to Mount Everest's summit, our Society's journey began.

Picture this: A warm spring day in Hertfordshire; March 3rd 1953. A group of local businessmen came together in their belief that their community deserved support in buying local homes and saving for their future. This united community overcame adversity, knowing that their cause was an essential one. From the first brick of the business, our Society was built to help our customers achieve their financial ambitions, and to help our Members secure their financial futures.

70 years later and we're still doing that. In 2023 we celebrated our Platinum Jubilee with our members. That's 70 years of helping people buy their own homes, save for the future and so much more. We continue to show up for the local community in any way that we can, whether that be by supporting local charities, events or organisations. While a lot has changed since 1953 (we like to think we've kept up with the times pretty well), our dedication to our members hasn't.



Personal accounts – To suit your individual needs

Two words. Simple and Straightforward. Our savings accounts are both, while still being made to suit your needs. Doesn't matter what age you are or what your financial needs are - we're confident we've got what you're looking for.



Growing together

It can sometimes feel like savings are speaking their own language, with confusing terms and impersonal robots behind a screen. At Harpenden, we never forget it's real people who are saving for their summer trip, real people who want to build their retirement funds, real people who want to invest in their children's future. Our human touch is what makes us - well - human! We give you the confidence that we believe in your financial future.



Three of the best

Dotted across Hertfordshire and Bedfordshire, you'll find our branches.

- Harpenden
- Radlett
- Leighton Buzzard

Pop into any of these branches, and you'll be able to have a chat with any of our branch staff. Even if you're not sure what you're looking for in a savings account and are just looking to get some more info, or you just want to have a chat with some friendly faces, the kettle's already on. We're looking forward to getting to know you.

If in-person's not your style, you can always call us on 01582 765411 where our Member Services Team are waiting to help you.



Which type of savings account could be right for you?



Instant Access accounts

Enjoy earning interest on your savings and having the flexibility of instant access. Plus, you can make as many deposits or withdrawals as you like.

Great 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.

Great for savers who:

- Want to earn tax free interest.
- Want 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.



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.

Great for savers who:

- Want to start saving for a child's future.

Not ideal for savers who:

- Are 18 years or older.



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.

Great 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.

Great for savers who:

- Can put money away for a longer period.
- Want a fixed rate of interest.

Not ideal for savers who:

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



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.**

Harpenden savings accounts

Two words. Simple and Straightforward.

Our savings accounts are both, while still being made to suit your needs. We're confident we've got what you're looking for.



View our latest range of accounts here



harpendenbs.co.uk/savings

Don't keep your questions to yourself – visit or call us at any of our branches, or ring our Member Services Team and they'll be happy to help. You can find these details 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.

View our complete savers terms and conditions at



harpendenbs.co.uk/savings/useful-forms-documents

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

Harpenden Online

Wherever you are, manage your accounts using Harpenden Online. Safe travels and safe savings. Sign up so you can enjoy:



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 chosen account



Check your interest rates and other account info



Keeping your personal contact info up to date



Opt in for our marketing emails



Secure messaging with our Member Services Team



Scan the QR code to find out more about Harpenden Online

Or you can visit our website:

harpendenbs.co.uk/savings/harpenden-online

Harpenden Online FAQs

Wherever you are, manage your accounts using Harpenden Online. Safe travels and safe savings. If you've got questions, we've got answers.

What is Harpenden Online and what does it do?

Harpenden Online is a simple and safe way to apply for our online accounts and monitor your Harpenden Building Society accounts whenever and wherever. 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're a current member of the Society and are over 18, you can register for Harpenden Online. Register or login, and you'll have the benefits of: 24/7 access to your account, the ability to check balances, view your transaction history and more!

If you've yet to become a Member, don't worry – you can still open a savings account with us using Harpenden Online. Once you've registered and opened an online savings account, you become a valued Member of the Society, and can manage your online account through Harpenden Online.

What savings accounts are available to use within Harpenden Online?

We'll have a selection of different savings accounts available to open online at any different time.

Online-only accounts do not include a passbook for you to use, so if you need a passbook to manage your account, visit one of our branches or let our Member Services Team know and we'll get you one.

Some of our savings products can be opened online, in person or by postal application, so make sure you check the individual savings page for each product's availability and terms and conditions.

We'll make sure that it's clear what savings products we're offering and which ways you can open them, whether that be on our website or on anything you can find in our branches.

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're viewing an individual savings page of a product that allows for online opening, clicking the 'Apply Now' button will get you started on the registration process.

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 – to register with Harpenden Online and to open any online savings accounts, we'll require an email address for you.

You're still able to open and managing savings accounts opened in-branch or via the 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'll 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 a savings account online, all we'll need from you is your email address; no identification from you 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 can be viewed during the registration process, as well as any time you're logged into the account. They're 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 explaining 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'll need to wait for the 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 chat to someone about Harpenden Online through a secure messaging feature once logged into Harpenden Online. While this isn't a live chat, your message will be answered to as the earliest opportunity by a member of our Harpenden Building Society Member Services Team.

If emails are more your speed, you can contact our Member Services team on: online_apps@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 online_apps@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, it might prevent your account opening from 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. If the existing account is going to be closed or not, you may need to fill out 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, however you can apply electronically for a business or specialist account. Please visit this section of our website to find more details on how to apply.

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 changes. If you've changed your address, you'll need to let us know by post or in person at a branch using our 'Change of Customer Details Form'.

Can I access Harpenden Online from outside the UK?

You can, but we don't recommend to. If you use Harpenden Online outside of 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 to make sure we are helping to protect you against fraud.

One time passwords (OTPs) are an authentication method commonly used as part of two-factor identification (2FA) and multi-factor authentication (MFA) to help keep your accounts secure.

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'll 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 (what we recommend)
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 to select as your preferred number.

Once requested, you will receive a text message containing your six-digit code. It usually reaches your phone within seconds, although the speed depends 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'll get a call which will give you 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

If you would like to receive your code via landline and there is one assigned to your account, you can do that. However, we recommend choosing the Text message option as it's the simplest.

What to do if you receive an unexpected OTP

If you receive an unexpected text message or telephone call then please do not log in to Harpenden Online. Contact us immediately on 01582 765411 during our working hours.

For more information, have a look at our webpage on Protection from Common Fraud for more details on identifying scams. We'll list some advice to help with protecting yourself online on the next page.



View our complete Harpenden online FAQs here

harpendenbs.co.uk/savings/harpenden-online

If you need help, call or visit us at any of our branches or call our Member Services Team. You can find these details 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 your password has a mix of numbers and letters that won't be easily guessable. No 1234's please! Don't keep a written record of your passwords, and remember that legitimate organisations will never ask for your 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 - this tells you that the 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 make sure your account has a strong password. Use some of our tips below to help strengthen it.

- 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 like asterisks or exclamation marks.
- Make sure you have a long password.
- Modify easy-to-remember phrases.
- Try using three completely random words.

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

Keeping your browser up to date:

To benefit from the latest security features that Google and Microsoft provide, make sure you're keeping your web browser up to date.



Types of frauds and scams

Phishing: Phishing is when fraudulent emails attempt to get your sensitive information. These emails will send you to a website and ask you to enter personal information like bank login details or passwords. Fraudsters will then use this information to access your accounts, and can result in identify theft and financial loss.

Common features of phishing emails are:

- They seem to be too good to be true (they probably are).
- Have a sense of urgency.
- Address you in an unusual way.
- Contain multiple spelling or grammar 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 memberservices@harpendenbs.co.uk and we'll take a look at it.

Vishing: Fraudsters can also make unsolicited telephone calls encouraging people 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 you ring us back, as the fraudster may wait on the call, and so might still be 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're calling to offer you an incentive such as a bonus or an extra for free in your account.

They will sound believable and explain that you will now receive an OTP so that they can 'proceed to verify' your account. The scammer will still be on the website, and ask for you to read out the OTP to them.

They will then enter the OTP and gain access to your account.

Pharming: Pharming is another scam where 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

Here are some links for other websites with more info about different kinds of frauds and scams, and ways to avoid falling victim to them:



Take Five
www.takefive-stopfraud.org.uk



Get Safe Online
www.getsafeonline.org



Action Fraud
www.actionfraud.police.uk



Ofcom
www.ofcom.org.uk/online-safety



Authorised Push Payment Fraud Reimbursement

Introduction

How do banks and other payment service providers reimburse victims of authorised push payment fraud?

Rules have been set by the Payment Systems Regulator (PSR), the body that regulates payment systems in the UK, and only apply to payments made on or after 7 October 2024.

What is authorised push payment (APP) fraud?

Authorised push payment fraud happens when you're tricked by a criminal into sending money via bank payment to an account that they control. These bank payments can be made through online and mobile banking, or at your branch or by telephone banking.

Every year thousands of people and businesses are victims of APP fraud. APP frauds to look out for are:

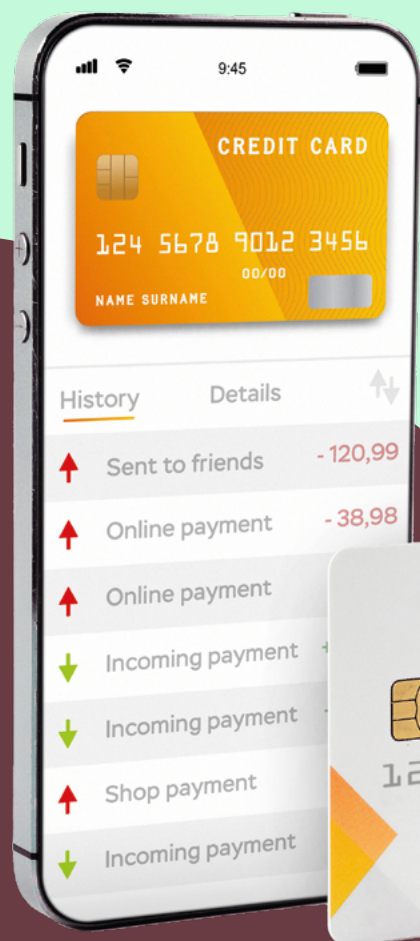
Purchase fraud - where criminals pretend to sell things that don't exist.

Impersonation fraud - where criminals claim to be someone from a bank, the police or another trusted organisation to steal money.

Investment fraud - where you're convinced to move your money into a fictitious fund or to pay for what later turns out to be a fake investment.

Romance fraud - when criminals use a fake dating profile to start a relationship with you and then ask for money.

Invoice fraud - where fraudsters send false invoices.



What do the rules cover?

The rules cover payments made within the UK. They cover payments made using Faster Payments or CHAPS. They also cover payments from personal bank accounts and those made by micro-enterprises and certain charities.

There are some situations where you won't be able to get your money back under the reimbursement scheme - including when you paid using cash, cheque, or credit, debit or prepaid card. Payments sent overseas are also not covered.

Remember, you may have reimbursement options under other rules, so always seek advice.

The Consumer Standard of Caution

You should always be careful and cautious when making payments. This means meeting the Consumer Standard of Caution:

- You need to follow any advice or warnings provided by your bank and law enforcement. This may include advice on how to check that your payment is genuine, or an alert to advise that they think it may be fraud. Your bank and law enforcement will never ask you to transfer money to protect yourself from fraud.
- You must report the fraud as soon as you can, and no more than 13 months after the last fraudulent payment was made.
- Your bank may ask you for additional information about your claim. You need to make sure you respond to these requests.
- Once you have made a claim, your bank may ask you to report the details of the fraud to the police, or they may offer to do this on your behalf. You should consent to these steps being taken where possible and reasonable.

Your bank does not have to reimburse money lost in an APP fraud if you have shown a significant degree of carelessness (known as 'gross negligence') when making a payment. This would mean you would not have met the Consumer Standard of Caution.



Authorised Push Payment Fraud Reimbursement

What should I do if I think I have been scammed?

Contact your bank immediately if you have lost money in an APP fraud. It's important that you do this as soon as you realise that you may have been scammed as delays can cause problems when trying to recover your funds.

You must report the fraud no more than 13 months after the last fraudulent payment was made.

The maximum amount of money you can claim under the rules is £120,000.

Your bank may ask you for information or documents to help with your claim.

This could include messages or screenshots. You should give them your consent to share information about your case with other banks where necessary.

You should co-operate fully with your bank when it comes to involving the police. They'll help and advise you on how to do this based on their own ways of working.

How long will it take to be reimbursed?

Every claim will be assessed on a case-by-case basis. As part of the process your bank will consider the evidence presented by you, any service providers involved and – where relevant – a third party, such as the police.

If your claim is valid, in most cases you should be reimbursed within five business days of making a claim. Business days are Monday to Friday, excluding Bank Holidays.

In some cases it can take up to 35 business days to be reimbursed. This is when your bank needs extra time to gather information from you, the bank that received the payment, or a statutory body (such as the Financial Conduct Authority) to inform their assessment of the case.

An excess of up to £100 may be deducted from any money that is reimbursed. Your bank may choose a different excess up to the maximum of £100, or not apply any excess at all. Your bank will let you know how much this will be and how it will be applied.

What happens if I'm a vulnerable customer?

There are additional protections for customers who, due to their personal circumstances, may be more vulnerable to being tricked by criminals. This can be something like a health condition, or a life event such as a bereavement. It could also include personal factors like your knowledge of financial matters, your personal financial situation, your ability to withstand an emotional shock or your levels of capability – such as literary or digital skills.

If this has had an impact on your ability to spot a scam, you can still be reimbursed – even if you didn't meet the Consumer Standard of Caution.

Where can I go for more support?

Your bank should be your first point of contact and you should use a number for them you know to be genuine, such as the one on the back of your card.

You should also report fraud to Action Fraud, the national fraud and cybercrime reporting centre for the police. You can contact Action Fraud on 0300 123 2040 or at www.actionfraud.police.uk.

Being scammed can be upsetting, so please ask for support if you need it.

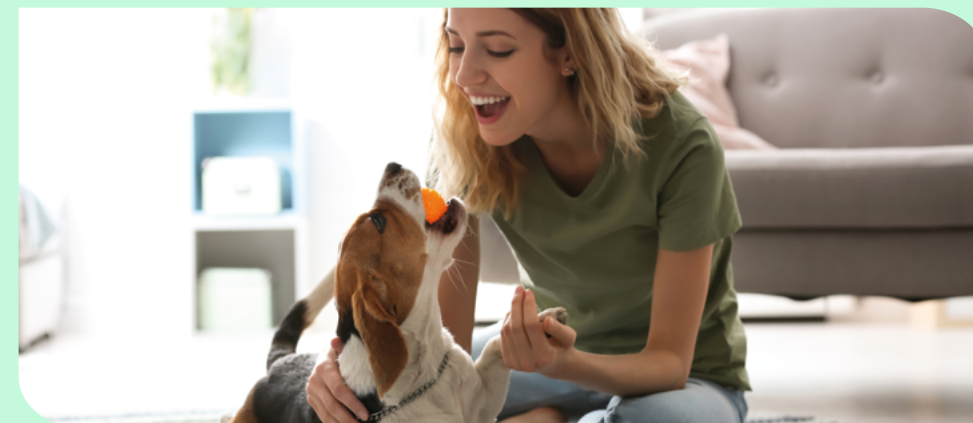
How to protect yourself from APP fraud?

Criminals are experts at impersonating people, organisations, and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment.

Before making a payment, follow the advice from Take Five to Stop Fraud:

- Take a moment to stop and think before parting with your money or personal information. It could keep you safe.
- Ask yourself – could it be fake? It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- Do your research and be suspicious of any too-good-to-be-true offers or prices.
- Remember, your bank or the police will never ask you to transfer money to a safe account.
- If you're unsure or are suspicious then talk to a trusted friend or family member before making your payment.

For more information visit www.takefive-stopfraud.org.uk/app-guide



Scan here to find out more about APP Fraud



TO STOP FRAUD™



Adult & Child savers - Further information

First steps

Once you've landed on the type of savings account you'd like to open, have a read of the following info to help get your account up and running.

Availability

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

Identification requirements

We're required by law to check the identity of all our account holders. Our leaflet 'Identification Requirements' gives you more detail into how we tackle this process. Please read it and make sure you've given us the necessary documentation. If you're not able to do so, please contact 01582 765411 for further guidance.

When opening an online savings account, you only need an email address – no other identification is needed. When you apply online, the Society will check your identity electronically at the time of the application. If this doesn't work, we might need some additional documentation from you.

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

Financial Services Compensation Scheme (FSCS)

It's important that you read the FSCS information sheet which is in this booklet – it gives you information on 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 don't want to open an account online, fill in the application form and let us know what kind of savings account you'd like to open.

Sign and return the completed form, along with the required identification (more information on that is 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

If you'd like to open or operate an account on behalf of someone else due to holding a Power of Attorney or Court of Protection Order, you'll need to complete our 'Operating an Account for Someone Else' form. These can be downloaded from our website on our Useful Documents page, or received in branch. Once completed, please return this by post with a completed application form to any of our branches, or Head Office.

Joint accounts

Unless there are specific conditions for a particular product, accounts can be opened in the names of two or more people, with the maximum being four. While joint accounts are convenient, it's important for you to 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

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 £50,000 per day).

Register for Harpenden Online at:
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, as well as letting us know as soon as possible if your passbook or bond certificate is lost. The best way to let us know is by calling 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 think you're missing information from us that you're expecting to receive.
- Checking your statements, passbook or bond certificate regularly;
- Being careful 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 – even simple steps like shredding your printed documents help protect your information).
- 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 won't accept them for payment into an account. This is to protect against fraud.

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



harpendenbs.co.uk/savings/useful-forms-documents

Any other questions? Call or visit one of our branches, or call our dedicated Member Services Team. You can find these details 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 called 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, as long as the amount invested does not exceed the overall annual ISA allowance.

If you'd like, you can save the full ISA allowance in a Cash ISA. Check with your ISA provider for if you're eligible.

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

Check 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's important that you read the FSCS information sheet which is in this booklet – it gives you information on 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 don't want to open your account online, please fill in and sign your form alongside the necessary ID (as detailed in the Identification Requirements document) to one of our branches or 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're required by law to check the identity of all our account holders. Our leaflet 'Identification Requirements' gives you more detail into how we tackle this process. Please read it and make sure you've given us the necessary documentation. If you're not able to do so, please contact 01582 765411 for further guidance.

When opening an online savings account, you only need an email address – no other identification is needed. When you apply online, the Society will check your identity electronically at the time of the application. If this doesn't work, we might need some additional documentation from you.

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

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



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

Any other questions? Call or visit one of our branches, or call our dedicated Member Services Team. You can find these details on the back of this booklet.

Opening or operating an account for someone else

If you'd like to open or operate an account on behalf of someone else due to holding a Power of Attorney or Court of Protection Order, you'll need to complete our 'Operating an Account for Someone Else' form. These can be downloaded from our website on our Useful Documents page, or received in branch. Once completed, please return this by post with a completed application form 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;

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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 £50,000 per day).

Register for Harpenden Online at: 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 restricts its processing of your personal information to open and manage your account, update your account status and inform you of any new savings products.

We will process your information to comply with the Society's legal and regulatory obligations, to ensure that our operations look after your investments.

The Society will not send you marketing material on any other services and won't 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

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

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

Savings FAQ

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. We won't change your rate if you currently have a fixed rate savings product.

Can I transfer money between my accounts?

Yes, you can do this through your Harpenden Online account, or in one of our branches. If you'd like to transfer money to outside of the Society then, for your protection, it has to be transferred to your own nominated bank account.

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

If you'd like to open or operate an account on behalf of someone else due to holding a Power of Attorney or Court of Protection Order, you'll need to complete our 'Operating an Account for Someone Else' form. These can be downloaded from our website on our Useful Documents page, or received in branch. Once completed, please return this by post with a completed application form to any of our branches, or Head Office. You can also bring it in person to one of our branches. You're not able to operate a POA account through Harpenden Online.

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. You'll get a replacement passbook 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?

You can make an Electronic Payment Request (also called a Faster Payment) from your Harpenden Building Society Account (depending on the terms of that account) to a nominated UK Bank/Building Society account in your name once we've verified your account details.

- If you ask for 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 ask for a faster payment in branch - please give us 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 ask for a faster payment by post - when requesting the payment, please give us 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've verified the account details you'd like to use, you won't need to give us 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 won't 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're familiar with our staff in branch.

We'd like to remind you to be vigilant when carrying large sums of cash. Therefore, we'd recommend that you use a check or a faster payment to your bank account when possible.

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

If your local branch is closed for any reason, you'll need to visit one of the other branches or contact our Member Services Team to go over your other options.

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

We understand that your account with us is a savings account, and there might not be regular transactions. However, to make sure we're keeping your account safe from fraud or identity theft, after a period of inactivity we may ask for some form of identification so that we can be sure we're only dealing with you. It's all for the best of you and your account security.

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. If this is the case, you should contact the cheque issuer 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 let us know and 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'll 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:



harpendenbs.co.uk/savings/savings-faqs

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

Personal Savings Allowance FAQs

Overview

If you're a basic or higher-rate tax payer, 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.

For most customers, there's nothing for you to do. For those with savings income below their personal savings allowance, there'll be no tax to pay. When possible, those with savings interest above their personal savings allowance will have the tax that they have to pay collected automatically by HMRC. This will be through a change in their tax code, which will be based on information provided by banks and building societies. If you're currently filling in a Self Assessment tax return, then you'll need to continue to do so.

If you're looking for more information about these changes, have a look at the Personal Savings Allowance page on GOV.UK.

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 doesn't 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. You might be able to claim this tax back by filling in form R40 (or R43 if you live 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 might be able to claim this tax back by filling in form R40 (or R43 if you live 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'll 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're a higher rate taxpayer, a reduced limit* of savings income will be tax-free. To find out more about how this might impact you, visit GOV.UK's page on Personal Savings Allowance.

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

No, you won't 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 don't 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're a business, charity, club or association, they will already receive interest without tax taken off.

If they're 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.

*For more information and the latest allowance figures, go to GOV.UK's page for Personal Savings Allowance.



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

Eligible deposits in Harpenden Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£120,000 per depositor per bank / building society / credit union ²
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 £120,000. ²
If you have a joint account with other person(s):	The limit of £120,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
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 Tel: 01582 765411 Email: memberservices@harpendenbs.co.uk
To contact the FSCS for further information on compensation:	10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional information

¹Scheme 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 £120,000 by the Deposit Guarantee Scheme.

²General 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 £120,000 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 £100,000 and a current account with £30,000, he or she will only be repaid £120,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £120,000 up to a maximum of £1.4 million 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

³Limit of protection for joint accounts

In case of joint accounts, the limit of £120,000 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 £120,000.

⁴Reimbursement

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

It will repay your eligible deposits (up to £120,000) 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

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 fund¹
 - 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 instrument² 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.³
- It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – 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

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

² 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

³ Under the Companies Act 1985 or Companies Act 2006 ⁴ See footnote 3 ⁵ See footnote 3

Tariff of charges

The following tariff of charges are correct as of 30th July 2024.

Please see harpendenbs.co.uk/savings/useful-forms-documents for current charges.

Description	Charge
Chaps Fee (Telegraphic Transfer of Funds)	£11.00
Faster Payments (Electronic Transfer of Funds)*	FREE
Return of Unpaid Cheque	£5.00
Stopped Cheque	£10.00
Data Subject Access Request	FREE

*Maximum limit of £100,000.

If you need any documents in alternative formats like braille or larger print, please let our Member Services Team know at 01582 765411 or email us at enquiries@harpendenbs.co.uk and we'll be happy to help you. If you need any adjustments in your communications or you have any vulnerabilities you'd like us to know, don't hesitate to contact us. We'll make a note of it on your records and make the necessary adjustments. We want your journey with Harpenden Building Society to be the best it can be.

Your feedback helps shape our future

We would love to hear feedback from you on your experience with us. We want to make sure that both our current and future Members get the best possible service.

You can fill out our feedback form following the link below or scan the QR code:

harpendenbs.co.uk/savings/your-savings-feedback

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

At Harpenden Building Society, we want to give you first-class service. We also know that sometimes we might miss the mark on these high standards. If this ever does happen, we want to be the first ones to know, so we can make sure we do better for you next time.

Your feedback is the most important thing to us. If you ever think that we've fallen short, please let us know so we can fix any mistake, omission or other issue. We know no-one's perfect - but at Harpenden Building Society, we try our best to be with your feedback.

How to let us know

If you'd like to make a complaint, you can get in touch with us by:

- Pop in at any branch and speak to a member of our team.
- Calling our Member Services Team on 01582 765411.
- Contacting the Branch Manager at your branch, either by phone or letter.
- Emailing us at memberservices@harpendenbs.co.uk

How we handle it

We'll try our best to address your complaint as quickly as possible - this should be by the end of the third working day after the receipt of your complaint. If the complaint is sorted within three working days, we'll send you a letter that acknowledges your complaint and ensures that the Society has resolved the issue to your satisfaction, and that the issue is closed.

If this isn't possible, we'll let you know by sending you a written acknowledgement by the end of the fifth working day. This is to reassure you that we've got your complaint, and to let you know who's dealing with it and how to contact them. We'll keep you updated on our progress and once we've finished looking into it, we'll let you know our final actions in writing.

Payment account or transaction issues

If any part of your complaint deals with a payment transaction or payment account, we'll try to sort out your complaint within fifteen working days. If circumstances beyond our control prevent us from giving you a final response in this time, we'll send you a holding response - this will let you know what these delays are and when we will get back to you. If this is the case, you'll receive our final response within thirty-five working days.

Anything else

If we haven't given you a final response to your complaint within eight weeks of your receipt, we will let you know, and also tell you when we'll be able to get back to you. At this point if you're unhappy with how the Society is handling your complaint, you can send it onto the Financial Ombudsman Service. We'll give you a leaflet to tell you how they operate, and you can find out more about the Financial Ombudsman Service on their website: www.financial-ombudsman.org.uk.

Here's their address:

Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0300 1239 123 or 0800 0234567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

At the Society, we want to handle your complaints both speedily and correctly. Rest easy knowing your concerns are being handled by someone who'll do everything in their power to resolve your issue.

If the final response is something you're not happy with, you have the right to send the complaint to the Financial Ombudsman Service with no cost to you - however, this must be done within six months of the Society's final response.

If you miss the window of referring your complaint, the Ombudsman does not have our permission to consider your complaint, and so can only respond in very specific circumstances - for example, if the Ombudsman believes the delay was because of exceptional circumstances.





Harpenden
Building Society

Our branches

Harpenden

52 High Street
Harpenden
Hertfordshire AL5 2SP
Tel: 01582 344204

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: memberservices@harpendenbs.co.uk

Our Member Services Team are waiting to help you!
If you need to get in touch, call us at our Head Office.

harpendenbs.co.uk

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.

