



Harpenden
Building Society

GENERAL TERMS AND CONDITIONS FOR RETAIL SAVINGS ACCOUNTS

April 2025

Harpenden Building Society

Terms and Conditions for Retail Savings Accounts Information Section

Introduction

These terms and conditions (referred to as the “Conditions”) apply to all accounts with the Society, except to the extent that they are inconsistent with special conditions for particular accounts (in which case, those special conditions will apply). The Conditions apply to successive operations or a series of operations of the same nature to be performed over time in respect of your accounts. When you sign the application form you agree to both these Conditions and any special conditions for your account.

The account is for personal use and not for business, unless it is one of our special accounts for organisations (see the special conditions for your account and Condition 25).

You have the right to obtain a copy of these Conditions at any time while your account is open. You can do this by writing to us at our Head Office, asking in person at one of our branches or looking on our website.

You should read these Conditions carefully. If there is anything in them you do not understand please ask us.

The Conditions cover a number of areas, including:

- Membership of the Society (Condition 2)
- How an account is opened and the details we need (Conditions 3 and 4)
- Minimum and maximum account balances (Condition 5)
- How to pay money into the account (Condition 6)
- How we pay interest and how we can change the interest rate (Condition 7)
- Charges we may make, and how we may change these (Condition 8)
- How you can make non-electronic withdrawals (Condition 9)
- How you can make electronic withdrawals (Condition 10)
- Unauthorised transactions (Condition 11)
- How we deal with mistakes and delays (Condition 12)
- Cheques (Condition 13)
- How you and we may close an account (Condition 14)
- How to check transactions on your account (Condition 15)
- Taxes (Condition 16)
- Joint accounts (Condition 17)
- Transferring the account (Condition 18)
- How we deal with unclaimed balances and dormant accounts (Condition 19)
- Documents relating to the account and keeping your account secure and Authorised Push Payment Scams (Condition 20)
- How we can change the terms and conditions that apply to the account (Condition 21)
- How we communicate with you (Condition 22)
- Matters beyond our control (Condition 23)
- Our right to use money in the account towards payment of other money you owe us (Condition 24)
- Some special requirements for companies, partnerships and clubs (Condition 25)
- The law that will apply to the account and the language we will use (Conditions 28 and 29)
- What to do if you have a complaint (Conditions 31 and 30)

How to contact us

You can contact us by:

- visiting any of our branches;
- telephoning our helpline number 01582 765411;
- visiting our website www.harpendenbs.co.uk;
- emailing us at enquiries@harpendenbs.co.uk.

Please note that ways of contacting us may be restricted in relation to certain products. If so, this is mentioned in the special conditions of the particular account.

Data protection and confidentiality

Under data protection laws you have the right to have a copy of the personal information we hold about you, and to ask us to transfer personal information after you close your account. You can also ask us to correct any inaccuracies and to restrict how we process your personal information. To exercise these rights please put your request in writing and send it to our Data Protection Officer by emailing: privacy@harpendenbs.co.uk, or write to the Society at:

The Data Protection Officer
Harpenden Building Society
Mardall House
9-11 Vaughan Road
Harpenden
Hertfordshire
AL54HU

Our full Privacy Notice can be viewed at our website.

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: <https://www.ico.org.uk>.

Marketing of services

We may send you information about similar savings products by post, email or telephone where we believe that these may be of interest. We will only contact you about other, non-savings related products where you have indicated that you want to receive this information. Our account application forms have boxes that you can tick to say how you wish to receive this information.

We will continue to honour your marketing preferences until you tell us differently. We will write to you at least once every three years to remind you that you can change your preferences. This reminder may be contained in the Summary Financial Statement or other literature that we regularly send you.

HARPENDEN BUILDING SOCIETY

Head Office: Mardall House, 9-11 Vaughan Road, Harpenden, Hertfordshire, AL5 4HU

Telephone: 01582 765411

Website: www.harpendenbs.co.uk

**Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority
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Terms and Conditions for Retail Savings Accounts

1 Introduction

- 1.1 In the Conditions:
 - references to “the Society”, “we”, “us” and “our” are to Harpenden Building Society and include our successors and anyone to whom we transfer our rights in respect of an account;
 - references to “you” and “your” are to holders of savings accounts and include your personal or other legal representatives;
 - “normal business hours” means 9am to 5pm; and
 - “working day” means a day other than a Saturday, Sunday or bank holiday.
- 1.2 If you are a company, other form of corporation, partnership or unincorporated body (such as a club), please refer to Condition 25.
- 1.3 You have the right to obtain a copy of these Conditions at any time while your account is open. You can do this by writing to us at our Head Office or asking in person at one of our branches or our Head Office or looking on our website. Our individual branch opening hours are available on our website www.harpendenbs.co.uk.

2 Membership of the Society

- 2.1 If these Conditions apply to your account you will (except where the account is a deposit account) be a member of the Society and therefore our Rules will apply to you. However, these Conditions, or any relevant special conditions for a particular account, will override the Rules in the case of any inconsistency. A copy of the Rules is available on request at any of our branches or on our website.

- 2.2 The Rules set out the rights and obligations attaching to membership. While joint account holders are all members, if you have a joint account, only the first-named can exercise any membership rights (for example, the right to vote at meetings) arising from the account. For more information about joint accounts, please see Condition 17.
- 2.3 If you have a deposit account, you are not a member of the Society by virtue of that account. You are, however, bound by some of our Rules, namely 4(4) to (7), 5, 6(1) to (3), 8(4) and (5) and 12(5). These Rules apply to deposit account holders (as if they were shareholding members), except to the extent that they are inconsistent with these Conditions.
- 2.4 A booklet “Your Rights as a Building Society Member” is available on request.
- 2.5 New investing members from 1 May 2000 are subject to the Society’s Charitable Assignment Scheme, and in becoming a member you:
- agree with the Society and the Charities Aid Foundation (“the CAF”) that you will assign to the CAF (or to any charity(ies) nominated by it or by the Society under the provisions of a deed dated 28th April 2000, between the Society and the CAF, in which case references to the CAF shall include references to any other charity(ies), but to no other person) the rights to any relevant conversion benefits (as defined below). This obligation will not apply to you if you fall within any class of persons which, as at the date you become a member, the Society wishes to be excluded from such obligation.
 - agree that this is irrevocable and authorises the Society to transfer to the CAF any such benefits without further notice to

you. You confirm that you understand that neither the Society nor the CAF will release you from this agreement or vary its terms and you will continue to be bound by the above condition even if the Society decides at some time in the future (and announces any such decision by press release or otherwise) that it is no longer in the best interests of the Society to continue with this assignment condition generally in respect of new members.

- agree that if the Society merges with any other society, after the date of such merger the “Society” includes such other society.
- authorise the Society to pass to the CAF such information relating to me/us and my accounts with the Society as the CAF may reasonably require in order to administer this agreement, comply with the law, manage both the Society and the CAF, and to assign the relevant conversion benefits and for no other purpose. I consent to both the Society and the CAF holding and processing such information for such purposes.

In this paragraph 2.5, the term “Relevant conversion benefits” means any benefits to which you may become entitled as a shareholding member of the Society under the terms of any future transfer of the Society’s business to a company (i.e. on a conversion or takeover) which is completed at any time within the five years immediately following the date on which your account is first opened (or, if applicable, the shorter period as set out in the list available from the Society’s Secretary). The term does not include the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company on a conversion or takeover.

- 2.6 A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign under paragraph 2.5, or in respect of which a shorter period applies (which list may change from time to time but not with retrospective effect), is available on request from the Society at its Head Office.

3 Opening an account with us

- 3.1 To open an account with the Society, you must be resident in the United Kingdom and you will normally need to provide:
- a completed, signed application form for the type of account you are opening;
 - at least the minimum investment amount for the type of account; and
 - proof of your identity and your address.

If we receive money without evidence of identity that is satisfactory to us, then we may return the money or retain it pending instructions from any relevant authority.

- 3.2 Please note that we can refuse to open an account without giving any reason. There will not be any agreement between us until we have opened an account. Our accounts are only available for personal use, not for business use.
- 3.3 Accounts must be held in the name(s) of individuals only and cannot be held in the names of companies, other incorporated bodies, unincorporated organisations, partnerships or clubs.
- 3.4 We will treat the account holder(s) as the owner(s) of the money in the account. If you want to open an account as a trustee, or hold it on trust for someone else, you must talk to us first. You are not permitted to hold money in the account in trust for someone else, unless we agreed this with you when you opened the account. Where we have consented to have an account operated

by a trustee, an age limit will apply to the beneficiary of the account.

- 3.5 If another person tries to tell us that the money in the account belongs to them, or that you owe money to them, we will not give them any money unless:
- the law requires us to (for example, we are compelled to do so under a court order); or
 - we are informed that a payment has been made to your account by mistake and we follow the process set out in Condition 12.5.
- 3.6 As a building society we are required to prevent money laundering and other financial crime. This means we have to carry out checks, including identification and verification checks, when dealing with customers undertaking financial transactions.
- 3.7 When you open a new account, in most circumstances we will attempt to verify your identity electronically by matching personal details you have provided to us, against a range of publicly available records and credit records. Occasionally, we may not be able to match your identify so we will ask to see paper documents.
- 3.8 In order to help us with this process we will ask you to bring in a proof of name and a proof of address when you want to open a new account. Please see our website for further information on acceptable ID documents.
- 3.9 In order to process your application for an account, we will perform credit and identity checks on you with one or more credit reference agencies. We may also make periodic searches at credit reference agencies to manage your account with us. To do this, we will supply your personal information to credit reference agencies and they will give us information about you. This will include information from your credit application and about your

financial situation and financial history, credit reference agencies will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

- 3.10 We will continue to exchange information about you with credit reference agencies while you have a relationship with us.
- 3.11 If you apply for a joint account, or tell us that you have a spouse or financial associate, or have a correspondent on your account, we will link your records together. You should make sure you discuss this with them, and share with them this information, before lodging an application. Credit reference agencies will also link your records together and these links will remain on your and their files until such time as one of you successfully files for a disassociation with the credit reference agencies to break that link.
- 3.12 For more information about this (including details of the identities of the credit reference agencies we use, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with them), please visit our website.

What if I change my mind?

- 3.13 If you change your mind about opening an account and tell us within 14 days of opening it, we will give you your money back subject to the following provisions:
- cheques must be cleared before your money can be returned;
 - the latest date to tell us is the 14th calendar day from the date you opened your account;
 - you must tell us by letter. We will treat the posting date as the date you tell us; and

· interest will be paid in accordance with Condition 7.

If you do not exercise your right to change your mind, you will continue to be bound by the Conditions.

4 Your personal details

- 4.1 The address that you provide on the application form for the account will be the registered address for you, and will remain the registered address for you until it is changed in our records.
- 4.2 It is your responsibility to notify us of any change of address. You should also notify us of any change of name, telephone number and email address (if you have told us you want to be contacted in this way). All notifications must be in writing.
- 4.3 You agree to produce evidence of any new name or address, if we ask you for it. If your account has a passbook, you must send or produce it to us so that we can note the change of details.
- 4.4 You agree to provide us with specimen signatures, if we ask for them.
- 4.5 If you have more than one savings account with us, you must make sure that the registered address we have for you is the same in respect of each account.
- 4.6 Your account will have a unique number. Please quote this in correspondence with us. You will also need this when paying money in or withdrawing it.
- 4.7 If we are satisfied that you cannot look after your finances any longer, we will allow your account to be operated by anyone who has a legal right to do so.

5 Minimum and maximum account balances

- 5.1 The minimum and maximum amounts that can be held in any particular account are set out in the special conditions for that

account.

- 5.2 We can close an account if the amount in it is below the minimum for that account. We will give you at least 30 days' notice before doing this. During this period, you can pay in more money to bring the balance back up to the minimum. Instead of closing the account (or during any period when it is below the minimum amount) we may pay a reduced rate of interest.
- 5.3 The overall maximum holding by any one person in respect of all savings accounts with the Society is £1,000,000.

6 Paying money into your account

- 6.1 Unless special conditions for a particular account specify otherwise, you can normally pay money into your account at any of our branches office during branch opening hours, or by bank transfer or post. However, for security reasons we do not recommend that cash is sent by post. Please see Condition 7.2 regarding when interest becomes payable.
- 6.2 Money may also be paid into your account by electronic transfer (CHAPS or Faster Payments) or by standing order. Please contact your local branch or our Head Office for details of the sort code and account number you will need to make the payment. If these payment details are not quoted correctly, there may be a delay in crediting the money to your account, or the money may be returned to the bank that sent it. We will not be responsible to you for any losses you suffer in these circumstances.
- 6.3 For security reasons, we reserve the right to refuse to accept large sums of money in notes or coins.
- 6.4 If you wish to pay money into your account by standing order you will need to set this up direct with your bank. We cannot accept payments by direct debit.

- 6.5 When paying in money by cash, you will need to produce your passbook or provide us with your account number.
- 6.6 Money paid into your account by cash or electronic transfer will be available for withdrawal as soon as we receive it, subject to Condition 9. Any sums received by us outside normal business hours or on a non-working day will be treated as having been received when we are next open for business on a working day.
- 6.7 Cheques made payable to the Society will only be accepted for payment into an account if they contain additional details (such as the name(s) of the account holder(s) or the account number), so that it is clear who the money is intended for. You should note that cheques normally become out of date after six months.
- 6.8 Once a cheque is paid in, the funds start to earn interest from the next working day after we receive it. Cheques are fully cleared at the close of business after 6 working days of deposit with us, which means the full value of the cheque is available in the account to be withdrawn. Please see Condition 13 below for more information regarding payments made to your account by cheque.
- 6.9 You cannot pay money into your account in a currency other than Sterling (£).

7 Interest

- 7.1 We will tell you the interest rate that applies to your account (and when it is paid or credited) when you open it. This information is also available:
- on our website
 - in any special conditions for the account;
 - by calling us;
 - by asking our staff at our branches; and
 - by looking at notices in our branches.

You can find out the interest rate which applies to an account which is closed to new customers and/or closed to new deposits (which are sometimes referred to as 'closed issue accounts' in our product literature) by visiting our website.

7.2 On our accounts we generally:

- calculate interest on a sum deposited in cash or by electronic transfer from the day we receive it. Any sums received by us outside normal business hours or on a non-working day will be treated as having been received when we are next open for business on a working day;
- calculate interest on a sum deposited by cheque from the day after the day we receive it;
- calculate interest on a sum withdrawn up to and including the day before the day you make the withdrawal; and
- give you the choice of having the interest added to the account, paid into another account with us, or paid into your bank account.

However, this may vary depending on the type of account. You should check the special conditions for particular accounts. Further details of how and when interest is payable is contained in the special conditions relating to particular accounts.

7.3 Subject to any special conditions that apply to particular accounts (for example, fixed rate or tracker accounts), we can change interest rates as set out in Conditions 7.5 to 7.8 below.

7.4 If your account balance is less than the minimum required for the account, you may not earn the advertised rate of interest. Instead, the money in your account may only earn our basic variable rate of interest until the balance returns to the same as or more than the minimum required amount again. In some instances, your account

may be closed. See Condition 5.2 for details of this.

Changes to interest rates

- 7.5 We may change interest rates at any time if we reasonably believe that the change is needed for any of the following reasons (which may relate to circumstances existing at the time or those that are expected to apply in the near future). A change will always be appropriate and in proportion to the impact on us.
- 7.6 We can make a change to interest rates:
- to respond to changes in the law, regulations, statements or codes of practice or industry guidance or to decisions made by a court or ombudsman; or
 - to respond to changes in how much it costs us to provide accounts, including our funding costs, if relevant.
- 7.7 If the special conditions for your account state that the interest rate is variable, as well as the two reasons above, we can make a change to our interest rates:
- to respond to changes in the Bank of England base rate (or the nearest equivalent rate set by the Bank of England or any body which may, in the future, take over responsibility for interest rate setting from the Bank of England); or
 - to respond to changes in interest rates generally in the retail banking market; or
 - to maintain, increase or reduce margins between interest rates we pay our investors (savers or funds providers) and interest rates we charge our mortgage-holders. (We change the margins to raise funds and to attract and keep investors. This is to maintain our financial strength).

- 7.8 Except where the account is a fixed rate account, we can also make changes to interest rates for any other reason that we reasonably believe to be fair and appropriate.
- 7.9 Changes may include the introduction or alteration of “bands” under which:
- interest is not paid where the amount in the account is below a certain level; and/or
 - different rates apply depending on the amount in the account.
- 7.10 Where the change is an increase in the interest rate, we will tell you about it (except for accounts not run mainly through our branches) by placing notices in our branches and on our website within three working days of the change.
- 7.11 Where the change is a reduction in the interest rate, we will notify you at least 14 days before the change takes effect (unless the special conditions for your account specify a longer period, in which case, we will give you at least that period of notice).
- 7.12 If you are not happy with an interest rate reduction, you have the right to switch the account or close it without having to lose any interest or pay any additional charges at any time within the 30 days after we tell you about the change.
- 7.13 If you do not notify us that you object to a change before the date on which it comes into effect, you will be deemed to have accepted it.
- 7.14 The information on our website will be updated within three working days of an interest rate reduction taking effect.

8 Account charges

- 8.1 We do not make any charges relating to the day to day running of your account.
- 8.2 Where the charge does not relate to the normal day-to-day running of your account we will tell you before we provide the additional product or service (except for charges in respect of unpaid cheques), or at any other time you ask. These charges are contained in our Savings Tariff of Charges information sheet. You can also find them on our website, by telephoning our helpline or enquiring at our branches.
- 8.3 Charges incurred will be debited to your account. We will notify you before we do this. If you do not have sufficient cleared funds in your account to pay for charges the account will go overdrawn (and, if it does, you will need to pay the amount by which the account has gone overdrawn back to us immediately).
- 8.4 You may be responsible for other charges and taxes (for example, income tax on your interest).

Changes to account charges

- 8.5 We can change the charges we make at any time if we reasonably believe that the change is needed for any of the following reasons (which may relate to circumstances existing at the time or those that are expected to apply in the near future) A change will always be appropriate and in proportion to the impact on us.
- 8.6 We can make a change to account charges:
- to respond to changes in the law, regulations, statements or codes of practice or industry guidance or to decisions made by a court or ombudsman;

- to respond to changes in how much it costs us to provide accounts, including our funding costs, if relevant.
- 8.7 We can also make changes to charges for any other reason that we reasonably believe to be fair and appropriate.
- 8.8 Changes may include the abolition or alteration of existing charges or the introduction of new charges.
- 8.9 If we introduce or increase a charge relating to the day-to-day running of your account, we will give you at least 30 days' written notice before the charge comes into effect.
- 8.10 If we give you notice of a change under Condition 8.9 then, at any time up to the date the change comes into effect and you are not happy with it, you have the right to switch the account or close it without having to lose any interest or pay any additional charges, at any time within the 30 days after we tell you about the change.
- 8.11 If you do not notify us that you object to a change before the date on which it comes into effect, you will be deemed to have accepted it.

9 Withdrawals

- 9.1 Withdrawals may be made during our normal business hours on working days, subject to the special conditions for particular accounts and to our branch withdrawal limits which are set out in our account product leaflets.
- 9.2 A signed withdrawal form will be required to make a withdrawal.
- 9.3 No withdrawal will be allowed:
- if it would cause the account to be overdrawn (but if the account does become overdrawn you must immediately pay us

back the amount by which it is overdrawn);

- from a passbook account, unless you produce the passbook at the time of withdrawal;
- by cheque to anyone other than the named account holder(s).

9.4 We may refuse to allow a withdrawal if we are not satisfied that we have the proper written authority for the withdrawal, in accordance with the mandate you have given us. Sometimes we may have to make further checks, with a view to preventing financial crime, which include checking that the instruction has come from you before we make the withdrawal. Occasionally this may lead to your withdrawal being delayed and, in some circumstances, we may not be able to make the withdrawal or we may need to close or prevent access to your account. We will always tell you if this is the case unless it would be unlawful to do so. We will not be responsible for any loss that results from this.

9.5 We can restrict at any time the amount which can be withdrawn from any account. We will only do this if:

- (a) we reasonably believe that there may be fraudulent activity or unlawful activity affecting the account;
- (b) it might cause us to act contrary to the law, regulation, code of practice, court order or other duty which applies to us;
- (c) there is not enough money in your account or we have been put on notice of a dispute or we have notified you that we intend to exercise our right of set off;
- (d) your instructions are unclear, incomplete or the details of the account you want it to go to are incorrect;
- (e) circumstances beyond our reasonable control prevent us from offering a normal service (for example, machine, data processing or transmission link failure; industrial disputes; circumstances exist

which lead us reasonably to believe our financial stability is under threat (such as rumours cause actual or potential abnormal levels of cash withdrawals).

- 9.6 Where the restrictions on withdrawals affect accounts generally, we will notify the restriction by notices on our website and in our branches. If the restriction affects your account only, we will write to you to notify you. Where we think that urgent action is unnecessary, we will give you at least 7 days' notice before we refuse a withdrawal. In all other cases, we will do it without telling you first and will tell you immediately after. However, we can only tell you when it would not be unlawful to do so.
- 9.7 You will remain liable to make a payment even if we cannot take the money from your account due to it being closed or due to circumstances which were unusual or could not have been foreseen; which we were unable to control and despite all our efforts we could not have avoided their consequences. This includes; machine, data processing or transmission link failure; industrial dispute; circumstances exist which lead us reasonably to believe our financial stability is under threat (such as rumours cause actual or potential abnormal levels of cash withdrawals).
- 9.8 Please also note that:
- we will not normally send cheques to anyone other than the account holder(s)
 - we do not permit withdrawals to be made by direct debit or standing order.
- 9.9 If it appears to us that you are suffering from mental disorder or mental infirmity such that you are not capable of managing your affairs, we may agree to allow any person who appears to have care of you or to be managing your affairs to make withdrawals from your account. We may not allow this:

- in England and Wales, until we have given written notice to the Court of Protection and the Court has given written notice that it does not object (although we may exercise our discretion in cases of exceptional urgency);
- in Scotland, until approval has been given by a factor, curator or tutor (if you have one);
- in Northern Ireland, until approval has been given by a receiver, committee, guardian or controller (if you have one).

In all cases we may require the person who appears to have care of you or to be managing your affairs to give us an indemnity against any claims against us as a result of our allowing withdrawals. In certain cases, we may require the person to apply to the Court for authority to make withdrawals.

- 9.10 Condition 10 contains additional information about withdrawals made by automated or electronic payments.

Nominated accounts

- 9.11 Except in the case of an account is held in more than one person's name, you are permitted to have one nominated account for all accounts that you hold with the Society. Your nominated account must be a UK personal bank account in your name and can be used for withdrawals, subject to any special conditions of your account.

- 9.12 If an account is held in more than one person's name:
- Where the terms of the account require the signatures of all account holders, the nominated account must be an account held in all of their names; and
 - Where the terms of the account authorise us to accept the signature of any one of the joint holders, or (if there are more than two holders) any combination of them, there can be up to

three nominated accounts comprising: (i) one account held in all of their names; and (ii) up to two separate accounts in the name of an individual named on the account (provided that no individual may nominate more than one account held in his or her sole name).

- 9.13 We may ask you to produce proof of ownership of your nominated account. You should make sure that your nominated account is able to receive electronic payments (for example, Faster Payments and CHAPS payments) as all transfers made by us to your nominated account are made electronically.
- 9.14 You can ask us to change your nominated account by coming into a branch however, the change will take up to 5 working days to take effect. We may ask you to produce proof of ownership of your new nominated account. We will be unable to accept instructions for payments to be made to the new nominated account until this time period has elapsed however, you may continue to make payments to your original nominated account during this time.

10 Electronic withdrawals

- 10.1 If the specific conditions of your account allow, you may make electronic withdrawals from your account to a nominated account by way of:

- (a) faster payments; or
- (b) CHAPS (a same day payment service).

The Society does not offer the facility to transfer funds to any other account nor to an account outside of the UK.

- 10.2 When an electronic payment debits your account we will provide

the following information to the intended recipient so that they can easily identify where the funds have come from:

- the name of the payee;
- a reference enabling the payee to identify the electronic payment, its source and any information which has been sent with the payment;
- the amount of the transaction to be credited to the intended account;
- the credit value date.

The following Conditions 10.3 to 10.7 relate to automated payments (an instruction to pay a specific amount on a specific date) by faster payment

- 10.3 Depending on the type of account you have (for example, whether it is a branch account, a postal account or an online account) you may set up an automated payment to your nominated account by writing to us, in person at one of our branches or our Head Office at any time up to 3 pm on the working day on which you wish the payment to be made from your account.. You will also need to provide us with evidence of your identity and/or security details (we will, on request, let you know what we need for this).
- 10.4 Please note that we will only be able to set up an automated payment if your nominated account is able to receive faster payments.
- 10.5 We will only make an automated payment if you have sufficient cleared funds in your account on the working day before, and at the time, the payment is to be made.
- 10.6 Provided Conditions 10.3 to 10.5 are satisfied, we will take the money from your account on the date specified (or on the next

working day, if the date specified is not a working day). The payment will normally reach your nominated account not later than the working day after we take the money from your account.

- 10.7 You can stop an automated payment, at any time before 5pm on the working day before the payment is due to be made. You can do this by writing to us, in person at one of our branches or our Head Office or by telephoning 01582 765411. You will also need to provide us with evidence of your identity and/or security details (we will, on request, let you know what we need for this).. You cannot cancel a payment that is to be made on the same working day as when you give us the instruction.

The following Conditions 10.8 to 10.10 relate to payments by CHAPS

- 10.8 We will only make a CHAPS payment if you have sufficient cleared funds in your account.
- 10.9 Depending on the type of account you have (for example, whether it is a branch account, a postal account or an online account), you may make a CHAPS payment to your nominated account by writing to us or in person at one of our branches or our Head Office at any time up to 3pm on the working day on which you wish the payment to be made from your account (if we receive the instruction after that time, it will be processed the following working day). You will also need to provide us with some identification and/or security details (we will, on request, let you know what we need for this). The money will be taken from your account and will normally reach your nominated account on the same day.
- 10.10 A CHAPS payment cannot be cancelled once the instruction

has been given to us.

- 10.11 If you receive a refund on any of the transactions listed above, we will pay the amount of the refund into your account when we receive it.
- 10.12 You remain liable to make a payment even if we cannot debit your account for any reason outside of our control.
- 10.13 For further details about how faster payments and CHAPS payments work, and what we will need to make them, please contact us in person at one of our branches or our Head Office or by writing to us at our Head Office, or by telephoning us on 01582 765411.

11 Unauthorised payment transactions

- 11.1 You must authorise transactions on your account. A transaction is authorised by you when you instruct us to carry it out in accordance with the procedures set out in these Conditions and in the special conditions for your account.
- 11.2 A transaction is not properly authorised by you if:
 - we reasonably believe that there may be fraudulent activity on your account or other financial crime affecting your account
 - there is a dispute (which we reasonably believe is genuine) about who owns or is entitled to the money in the account, or
 - you cancel the payment within the available time period for cancellations.
- 11.3 If you have any reason to think that a transaction has occurred on your account without your authorisation, you must tell us as soon possible and in any event within 13 months of the transaction. We are not obliged to investigate any unauthorised transaction or make any refund if you tell us more

than 13 months after the date of the transaction.

11.4 If money is taken out of your account without you authorising it, this table shows how you may be responsible:

Situation	Will the payment be refunded?
If you've acted fraudulently	No, you're responsible for everything you lose
If you've: <ul style="list-style-type: none"> • intentionally or extremely carelessly failed to take care of your security details or passbook • not told us your security details or passbook is lost or stolen • if you don't tell us that someone else used or tried to use your security details or passbook 	You're responsible for everything you lose up to the time you let us know about the loss, theft, use or attempted use. We'll refund payments made after that
In all other situations	You're responsible for £35 maximum, but we'll refund you the full amount if: <ul style="list-style-type: none"> • you couldn't have known that your passbook or security details were lost or stolen, or that someone tried to use them, or • the loss was caused by us or our employees

- 11.5 If you notify us of an unauthorised payment transaction, and we are responsible for the loss, then we will refund the amount of the unauthorised payment to your account and we will restore your account to the state it would have been in had the unauthorised payment not been made. This means we will also reimburse you for any interest you have lost (or debit interest you have incurred) and any charges you have incurred as a result of the unauthorised payment. We will process your refund no later than the next working day after you contact us.
- 11.6 If we have reason to suspect you of fraud, we may investigate before giving you a refund. If we decide to investigate, we will inform you of this no later than the next working day after you contact us. You must co-operate with us and with the police, if we need to involve them.
- 11.7 If we carry out an investigation and we determine that we do not have to refund you, we will inform you of this. Otherwise, we will refund the unauthorised payment to your account and we will restore your account to the state it would have been in had the unauthorised payment not been made, as explained in Condition 11.5.
- 11.8 If we make a refund and discover that you did authorise the payment or are otherwise liable, we can reverse the refund and take the amount refunded from your account.

12 Mistakes, delays and liability for losses

- 12.1 This Condition does not apply to payments made out of your account by cheque.
- 12.2 If we fail to carry out a payment transaction for you correctly in accordance with these Conditions, then we will be liable to you as set out in Condition 12.3, unless:

- you did not give us the correct payment details. It is your responsibility to make sure that they are correct. If you provide us with the wrong account number or sort code we will not be liable if the transaction is not carried out at all or is wrongly carried out. In this case, we will make reasonable efforts to recover any money that has been sent incorrectly, but we may charge you any costs we reasonably incur in trying to do this. Where we are unable to recover the payment for you, if you write to us, we will provide you with all available and relevant information we have and which we can lawfully provide to you so that you can make a claim for repayment; or
- you fail to notify us when you become aware of the mistake or failure without undue delay and in any event within 13 months after the transaction was incorrectly carried out or was due to have been carried out; or
- we can show that the payee's bank or building society received the correct payment and payee's details on time; or
- we had reasonable grounds to delay processing your instructions; or
- where it was not possible for us to process your instructions due to matters beyond our control, as explained in Condition 23.

- 12.3 Subject to the other provisions of these Conditions, we are liable for losses due to a delay or error by us in carrying out your instructions to make or stop a payment, or for unauthorised payments, but our liability will be limited to:
- the amount of such payment; and
 - the amount of any interest you should have received but do not receive; and/ or
 - any interest and charges you have to pay directly as a result

of our mistake, delay or failure.

- 12.4 We will not have any liability to you under Condition 12.3 if any of the circumstances mentioned in Condition 23 caused the delay or failure.

Mistaken payments into your account

- 12.5 If a bank or building society tells us that they have made a payment into your account by mistake, we are obliged to cooperate with them and help them recover the mistaken payment. We must provide them with all relevant information they need to collect the payment. We will deduct the amount of the mistaken payment from your account. If the payer's bank or building society is unable to recover the funds from us and the payer asks them to do so, they will provide all relevant information they have to the payer so they can claim repayment. This information will include your name and contact address.

13 Cheque clearing

- 13.1 *Cheque clearing times:* When you pay a cheque into your account, it first appears in your account balance and will start to earn interest from the next working day after we receive it.. But, it takes more time before you can withdraw the money from a cheque. When the cheque is available for withdrawal it will show in the available balance for your account. The 'Cheque Central Clearing Cycle' normally takes 3 working days. However, because we're not a clearing bank, after you've paid in a cheque we need 5 working days before the funds are available for withdrawal.
- 13.2 There are industry minimum standards which provide you with

a certainty that a cheque paid into your account is yours after 5 days ('certainty of fate'). Using the example below, the end of Monday (day 5) is the last day that a cheque paid into your account could be debited from your account without your permission. There may be certain legal, or other limited circumstances, where these standards cannot be applied and where payment or non-payment of a credited cheque may be delayed or even prevented. Below is an example of how the Cheque Clearing Cycle works.

- 13.3 If a cheque is deposited on a Tuesday (provided that it is a working day) it will be available for withdrawal on the following Monday at 9:00am.

Pay in Cheque (start earning interest)	Cheque processed	Withdraw money	Certainty of fate
Tuesday Day 1	Wed Thurs Fri Day 2 3 4	Monday at 9:00am Day 5	end of Monday Day 5

- 13.4 Cheques made payable to the Society will only be accepted for payment into an account if they contain additional details (such as the name(s) of the account holder(s) or the account number), so that it is clear who the money is intended for. You should note that cheques normally become out of date after 6 months.

14 Closing your account and ending this agreement

- 14.1 You can close your account at any time, subject to any special conditions that apply to particular accounts and to normal administration requirements. The special conditions for your account will describe any notice periods, charges or loss of interest which apply if you close it.
- 14.2 We can close your account at any time without giving any reason, but (except in exceptional circumstances):
- we will give you at least 30 days' written notice, or such period of notice you would have to give us in order to close your account (or to close it without having to pay a charge or losing interest), whichever is the longer;
 - we will not use this right to repay a fixed term investment before the end of the fixed term;
 - we will not close your account, or threaten to do so, as a response to a valid complaint that you have made.
- 14.3 The exceptional circumstances mentioned above may include:
- you have deliberately given us any false information in relation to your account;
 - you were not entitled to open the account;
 - you do not comply with any of your obligations under these terms and conditions, and do not put this right within a reasonable time of our asking you to do so;
 - you threaten, or are verbally or physically abusive towards, our staff;
 - we receive notification that you have been made bankrupt;
 - we reasonably suspect that the account is being used for (or is intended to be used for) an illegal purpose;
 - the contract between us is void or unenforceable at law; or
 - we have a legal obligation to close the account.

- 14.4 For some accounts, we may close them if the account balance drops below the minimum amount required. We may also close your account if it is dormant. For more information about dormant accounts see Condition 20.
- 14.5 If we close the account, we will contact you to tell you this and this agreement will end. The amount that we repay to you depends on any money that you may owe us as a charge or under our right to set off (see Condition 24). We may return any money to you by any means we consider reasonably appropriate.
- 14.6 If we close an account and repay your money to you, when we have sent the money, you will have no further right and will no longer be a member of the Society in relation to the account which we have closed.
- 14.7 If we close an account which has a nil balance or less, any right or interest or membership ceases when the notice to close the account expires.
- 14.8 If you are looking after an account for someone who has died, please contact us and we'll explain what to do. When a sole account holder dies, any restrictions on taking money out which normally applies to an account will not apply to closing the account.

15 How to check transactions on your account

- 15.1 You should check all statements and your passbook carefully. If there is an entry which seems to be wrong, you should tell us as soon as possible so that we can investigate the matter.
- 15.2 If money goes into your account in any month or year, but not out of it, we will not send you a statement.

- 15.3 Whenever you make an electronic payment out of your account, we will send you a payment notification in writing setting out the details of the payment within a month, unless:
- you have a passbook and you instruct the payment in branch. In that case, we will update your passbook in the branch; or
 - you have told us not to send you payment notifications.
- 15.4 If the only money going out of your account since your last statement is a regular outgoing payment of interest we will not provide a written statement or payment notification.
- 15.5 Information about payments (of any kind) into or out of your account can be provided on request at any time upon presenting your passbook for updating or by asking at a branch.
- 15.6 Replacement copies of statements or payment notifications can be provided on request. We may charge an amount to reflect our costs in producing copies, and will notify you of this cost at the time of your request. Please refer to Condition 8 for more details.

16 Taxes

- 16.1 Interest will be paid gross which means that is paid to you without deduction of tax. You may have to pay tax on the interest you receive from us. In certain cases, HMRC may require us to disclose information about you and take money from your account to be used towards payment of taxes due but unpaid.
- 16.2 We share tax information about you. If we believe you are a tax resident overseas or are a US citizen, we have to give information to HMRC about you and your account(s) with us.

- 16.3 In line with international tax agreements, HMRC may then share your details with the tax authorities in the other country/countries. Please let us know if you become resident outside the UK and/or become a US citizen.

17 Joint accounts

- 17.1 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 four).
- 17.2 Although joint accounts can be convenient, it is very important that you understand the consequences of having an account in more than one name. The liability of joint account holders is joint and several. This means that each of you is responsible for all of the liabilities and responsibilities that arise for an account holder, not just a part or a proportion of them. Each of you is also fully responsible for using and managing the account.
- 17.3 If an account is held in more than one person's name, only the holder whose name appears first in our records will be entitled to membership rights (such as the right to receive notices of, and to attend and vote at, meetings). This is subject to any rights given to other holders by any legislation. In addition, any correspondence relating to the account will be sent to the address of the first-named account holder only. For these reasons, you should decide carefully who should be named first.
- 17.4 You can choose the order in which the names appear in our records. Any change in the order will happen when our records are actually changed. We will make the change within a reasonable time after you tell us about it.
- 17.5 We will treat all account holders as having the right to all of the

money in the account. You decide how the money in the joint account is divided or owned between you.

- 17.6 Where one account holder dies, we will, on receipt of satisfactory evidence of the death, treat the surviving holder(s) as being entitled to the account. We do not open accounts on any other basis. The other terms of the account will remain unchanged.
- 17.7 Withdrawals and other transactions on a joint account need the signatures of all account holders, unless all of them have authorised us to accept the signature of any one of them or (if there are more than two holders) any combination of them. If we have this authorisation, then any of the account holders can withdraw all of the money in the account.
- 17.8 Any authorisation given under Condition 17.7 can be stopped by any account holder. However, we will need 2 working days' notice to put this into effect.
- 17.9 If we are told that there is a dispute between account holders we may (but will not be obliged to) require the signatures of all account holders, despite any authorisation that has been given to us previously under Condition 17.7.
- 17.10 If there is a relationship between the account holders which ceases, you will need to inform us if the account is to be closed or you want any name to be removed from the account. If you do not inform us then, even if we know about the relationship breakdown, we will continue to operate the account in accordance with the instructions that you have given us. This may mean that withdrawals and/or closure of the account will be permitted on one signature.
- 17.11 We may (in accordance with Condition 9.5) freeze the account

if we have reason to think that there is a dispute in relation to the money in the account. However, we will not be obliged to do this, unless we are ordered to do so by a court.

- 17.12 We do not have to recognise the interest or claim of any person other than the account holder(s) in respect of any money held in the account (and we will not have any liability for failing to do so), except as may be required by law. Nothing in these Conditions confers or is intended to confer on any third party a benefit or the right to enforce any terms and conditions in respect of your account.
- 17.13 Further details about the rights and responsibilities of joint account holders are contained in the leaflet “You and Your Joint Account”. A copy of this is available on request.

18 Transfers

Unless the special conditions for a particular account say otherwise, you may ask us to transfer your investment to another person. We do not have to agree to this and, if we do agree, it may be subject to conditions and/or payment of a charge.

19 Unclaimed balances and dormant accounts

- 19.1 We may close your account if –
- (a) you cannot be traced after reasonable enquiry; and
 - (b) for a period of five years (or three years if the amount in your account is less than £100) no money is paid into, or withdrawn from, your account.

If you contact us at a later date and provide us with satisfactory proof of your identity, we will re-open the account and credit it with the amount we owe you in respect of the account (which will be

equal to the balance that was in the account when we closed it, after adjusting it for the interest we would have paid and for any fees or charges we would have deducted if the account had remained open).

- 19.2 Condition 19.1 is subject to any rules that may be made under any legislation.
- 19.3 You can make searches for dormant accounts and lost savings accounts, including those falling within the unclaimed asset scheme, online at www.mylostaccount.org.uk, or you can get copies of the claims forms for dormant accounts and lost savings, including unclaimed assets, from us or from the Building Societies Association.

20 Account documents and account security

- 20.1 We may issue you with a passbook, certificate or other similar document relating to your account. You must take reasonable steps to keep your passbook and security details safe. If you do not, and someone takes money from your account without your permission, you could lose the money.
- 20.2 If we issue you with a passbook:
- the document will belong to us;
 - you agree to return it to us for updating, or for any other purpose we reasonably require;
 - you agree to keep it safe, and to tell us in person at one of our branches, our Head Office or by telephoning us on 01582 765411 as soon as you discover it has been lost or stolen; and
 - the document must be produced to us before any withdrawal from the account is made.

- 20.3 You must tell us as soon as possible if:
- you lose your security details or your passbook, if they are stolen or otherwise not secure any longer;
 - you think someone else knows or might know your security details without your permission; or
 - you think that someone else has gained (or may have gained) access to your security details or your passbook.

You can let us know in a branch or by calling us on 01582 765411 during our normal business hours.

- 20.4 If you report your security details or passbook as lost, stolen or no longer secure, you should not use them.
- 20.5 We may issue a replacement for lost or stolen documents but this may be subject to payment of a charge and/or other conditions. These conditions may include:
- providing us with reasonable evidence of the loss or theft;
 - notifying, and co-operating with, the police; and/or
 - restricting withdrawals from the account for a certain period from the date you notify us of the loss or theft.
- 20.6 We can stop the use of your passbook, certificate or other similar document if:
- you have notified us that, or we reasonably believe that, your document has been lost, stolen, compromised, used without your authorisation or used fraudulently;
 - we reasonably believe that we need to stop them to keep your account secure; or
 - we are obliged to do so by law, regulation, a court order or the instructions of a regulator or an ombudsman.
- 20.7 Provided it would not be unlawful for us to do so, or it would not compromise our reasonable security measures we will tell you that we intend to stop the use of your document as soon as we can, and why. If for any reason we are unable to notify

you before we stop or block their use, we will notify you as soon as possible afterwards.

- 20.8 We will allow the use of your document, or we will replace it, as soon as possible after the reasons for stopping its use no longer apply.
- 20.9 Your passbook belongs to us. If we ask you to, you must return it to us.

Ways to protect your account

- 20.10 You can help prevent misuse of your account in these ways:
- When you call us, make sure that no-one can overhear you;
 - taking care of your passbook, security details and other account information and letting us know as soon as possible if an entry seems to be wrong, your passbook is lost or your security details are compromised;
 - letting us know as soon as possible, with supporting documentary evidence, of any change in your name, address, telephone number or email 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;
 - taking care when disposing 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;
 - never giving your account details or security details to anyone; and
 - following any reasonable instructions which we give you or publish on our website and which are intended to help keep

your account safe.

Authorised Push Payment Scams

An 'Authorised Push Payment Scam (or an APP Scam) happens where either:

- You mean to make an electronic payment from your account to a specific person, but you are tricked into sending the payment to someone else, or
- You made an electronic payment to someone for what you thought was a genuine purpose, but it turned out to be fraudulent.

Payments that are covered: You may be entitled to a refund if you make an electronic payment in pounds sterling by Faster Payment or CHAPS in the UK to an account which is not under your control. Payments you make by Direct Debit are not covered.

If you think you have been the victim of an APP Scam, you should tell us straight away, and in any case no later than 13 months after the payment. We will investigate and decide whether you are entitled to a refund. We will consider all of the facts relation to the APP Scam, including your personal circumstances, when reaching a decision. To help us reach a decision you will need to give us enough information to enable us to investigate.

Where we agree that you have been a victim of an APP scam and decide to refund you, we will do this within 5 working days from the date you tell us about the scam, unless we need more information. In all cases, we will make a decision within 35 days of you telling us about the scam. In the event we refund you, we will pay up to the maximum amount of £85,000 which is set by the regulator.

We may not refund you if either:

- You ignored warnings which we or anyone else (police) gave you about the risk of the payment being an APP scam;
- You have acted fraudulently, dishonestly or illegally; or you have been careless and should have reasonably known the payment was part of an APP scam;
- The payment was made before 7th October 2024;
- There is a civil dispute (a genuine dispute with the person who you have paid for goods and services);
- You do not tell us about the APP scam within 13 months of the payment;
- You do not give us all of the information we reasonably ask for to investigate the scam;
- You refuse to report the APP scam to the police, or report it to the police on your behalf;
- Or the scam relates to a payment outside of the UK

21 Changing these conditions

21.1 We can change these Conditions and/or terms on which your account is held if we reasonably believe that the change is needed for any of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future):

- to respond to changes in the law or the decisions of a court or ombudsman;
- to meet relevant regulatory requirements;
- to make the terms clearer or fairer;
- to provide you with extra benefits or services;
- to respond to new (or changes to) statements or codes of

practice or industry guidance designed to enhance consumer protection;

(except in relation to fixed term investments) for any other reason that we reasonably consider appropriate.

21.2 Any change we make under Condition 21.1 will be proportionate to the circumstances giving rise to the change.

21.3 A change which is not to your disadvantage may be made immediately and without prior notice. We will tell you about the change within 30 days.

21.4 A change which is to your disadvantage will be effective only after at least 30 days' written notice is given to you (except if that length of notice is not possible, such as where the change is needed to comply with a legal requirement).

21.5 If we give you notice of a change under Condition 21.4 then, for a period of 60 days from the date of the notice, you have the right to switch the account or close it without having to lose any interest or pay additional charges.

21.6 If you do not notify us that you object to a change before it comes into effect, you will be deemed to have accepted it.

21.7 Notices under Condition 21.4 will be sent by individual letter or e-mail (if you have told us that you want to be contacted in this way). Notices under Condition 21.3 may be given in this way, or instead be given by general notice in our branches, Head Office and website.

21.8 This Condition 21 does not apply to changes to interest rates or charges, which are dealt with in Conditions 7 and 8.

21.9 If we have made a major change or a lot of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes and tell you where

you can find a full copy.

22 Notices and keeping in touch

- 22.1 How we communicate with you depends on the type of account you have. We can contact you about your account by personal notice or by published notice. The method we choose will be appropriate to your type of account or we will agree it with you. You will be taken to have received any letter or e-mail or other personal notice 72 hours after we have sent it to you.
- 22.2 If we, accidentally, fail to:
- send to you a communication intended for our investors generally or a category of investors of which you are one; or
 - display a notice at any of our branches;
 - this will not make the notice invalid.
- 22.3 If an error is made in a notice, but this is corrected shortly afterwards by a subsequent notice, the notice period will run from the date of the original notice.
- 22.4 You can contact us by:
- visiting any of our branches;
 - telephoning us on 01582 765411;
 - visiting our website: www.harpendenbs.co.uk.

Please note that ways of contacting us may be restricted in relation to certain products. If so, this is mentioned in the special conditions of the particular account.

23 Matters beyond our control

We will not be liable to you if we are unable to provide any service in connection with your account because of abnormal and unforeseeable circumstances (such as strikes, power

failures or other causes beyond our control) or as a result of our having to comply with any law.

24 Set off

- 24.1 We may use the money in your account towards payment of any money that you owe us (for example, under a mortgage or a guarantee) which is due for payment but has not been paid. This is known as our right of set off.
- 24.2 We will not use our right of set off in relation to money in your account if we have grounds to think that the money is needed to meet your essential living expenses or certain important payments. We won't use our right of set off if we know that someone else has a legal right to the money or if you have received the money from a government department, local authority or NHS direct payment organisation for a specific purpose, or you are under a legal obligation to keep the money and use it in a particular way.
- 24.3 If we propose to use our right of set off in relation to your account we will contact you at least 14 days beforehand to tell you this. We may during this 14 day period not allow any withdrawals from your account.
- 24.4 If we use our right of set off in relation to your account we will contact you promptly to tell you that we have done so and how much we took.
- 24.5 Once we have used our right of set off in relation to money in your account, that money will cease to be yours and you will not earn any interest on it.

25 Companies, etc

- 25.1 If you are a limited company or other type of corporation, you will need to authorise officers to operate the account. The application form has further details about this. We will also require evidence of identity and address for these persons. References in these Conditions to “you” or “your” in a context which indicate an individual person rather than a corporation will instead mean the authorised officer where appropriate.
- 25.2 Accounts in respect of unincorporated organisations, such as English partnerships and clubs, cannot be held in the name of the organisation. Accounts must be held in the name(s) of individuals on behalf of the organisation. The application form has further details about this. Your attention is drawn to Condition 17 if there are joint account holders.
- 25.3 If you are a limited company or other type of corporation, or an unincorporated association, then you must provide us with such information regarding your business and/or your constitution as we may reasonably request from time to time.

26 What happens if an account holder dies?

If someone dies, we understand it is a difficult time and we want to make things as easy as possible. Please contact us for assistance. We will need to see the death certificate before we can amend any details of the account. Depending on the balance of the account, we may need to see further documents (such as a copy of the will and evidence of probate, if applicable) but will advise you of this at this time.

27 Branch closures

If we plan to close or move your branch, we will tell you at least 12 weeks beforehand, unless there are exceptional circumstances. We will tell you how we will continue to provide services to you.

28 Law

These Conditions are governed by the laws of England and Wales. Those laws are also taken as the basis for the establishment of relations with you prior to the conclusion of any contract between us.

29 Language

All communications between you and us will be in English.

30 Severance

If we cannot enforce any part of these Conditions or of the other contract terms about your investment, this will not affect our right to enforce the rest of these Conditions or other contract terms.

31 Complaints

- 31.1 We always try to provide a first-class service. Occasionally, however, things can go wrong. If they do, we'll try to put them right.
- 31.2 If you have a complaint you should in the first instance:
- call into any of our branches;
 - phone your branch and speak to the Office Manager;
 - write to your branch;
 - email us at enquiries@harpendenbs.co.uk.

- 31.3 When we receive a complaint, if we cannot sort it out quickly we will send you a prompt written acknowledgement to confirm that we are dealing with it and to keep you informed of our progress.

Complaints about payment transactions or a payment account

- 31.4 If your complaint (or part of it) concerns a payment transaction or a payment account, we will endeavour to deal with your complaint within 15 working days. If circumstances beyond our reasonable control prevent us from sending you our final response to your complaint in this timeframe, we will instead send you a holding response explaining clearly why this is the case and specifying when we will be able to. In those circumstances, you will receive our final response within 35 working days.

Complaints about other matters

- 31.5 If your complaint concerns something other than a payment transaction or a payment account, we will endeavour to deal with your complaint within eight weeks, or explain to you why we cannot make a final response to you within this time.
- 31.6 Full details of our Complaints Handling Policy are available in all our branches, Head Office and on our website.

32 Financial Ombudsman Service

- 32.1 We are members of the Financial Ombudsman Service. This provides an independent service to consider complaints against its members. The Ombudsman will only become involved in your complaint if you are not happy with our final

response letter.

- 32.2 You can contact the Financial Ombudsman Service :
- by telephoning them on 0300 123 9123 or 0207 964 1000
 - or by visiting their website www.financial-ombudsman.org.uk.
- 32.3 If your complaint relates to a payment service we have provided, you are also able to complain to the Financial Conduct Authority.

33 Financial Services Compensation Scheme

- 33.1 The Society is a member of the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if we cannot meet our obligations.
- 33.2 For further information about the compensation provided by the FSCS, refer to the FSCS website at www.fscs.org.uk.