



## Financial Services Compensation Scheme Information Sheet

### Protected

Basic information about the protection of your eligible deposits.	
Eligible deposits in Market Harborough Building Society are protected by:	The Financial Services Compensation Scheme ("FSCS"). <sup>1</sup>
Limit of protection:	£85,000 per depositor per building society. <sup>2</sup>
If you have more eligible deposits at the same building society:	All your eligible deposits at the same building society are "aggregated" and the total is subject to the limit of £85,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of building society failure:	20 working days. <sup>4</sup>
Currency of reimbursement:	Pound sterling (GBP, £).
To contact Market Harborough Building Society for enquiries relating to your account:	Market Harborough Building Society Customer Support Team Welland House The Square Market Harborough LE16 7PD Tel: 01858 412412 Email: customersfirst@mhbs.co.uk
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10 <sup>th</sup> 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:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional information

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

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your building society should occur, your eligible deposit(s) would be repaid up to £85,000 by the Deposit Guarantee Scheme.

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

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

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

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

More information can be obtained under <http://www.fscs.org.uk>.

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

In case of joint accounts, the limit of £85,000 applies to each depositor.

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

#### **4Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10<sup>th</sup> 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 £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save 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 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 <http://www.fscs.org.uk>.

#### **Other important information**

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

#### **Exclusions List**

A deposit is excluded from protection if:

- (1) 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, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument<sup>2</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>3</sup>
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> refer to the FSCS for further information on this category.
- (9) 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 <a href="http://www.fscs.org.uk">www.fscs.org.uk</a>
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<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

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

<sup>3</sup>Under the Companies Act 1985 or Companies Act 2006

<sup>4</sup>See footnote 3

<sup>5</sup>See footnote 3

# Savers' fees for additional services



To help you avoid any hidden costs, we've made any additional fees as straightforward and transparent as possible. We review these fees every year and we'll tell you if we change anything.

The following fees apply from 1 May 2022

Duplicate interest certificate	£10.00
Returning a cheque unpaid	£15.00
Accepting additional cheques into your account (in excess of 10 per day)	£1.00 (per cheque)
Replacing a lost passbook	£10.00
Stopping a cheque (Society cheques payable to a third party will not usually be stopped)	£15.00
Request for a non standard service	£10.00-£50.00 (fee to be advised in advance)

## Fees are per item

This information can be made available in braille, large print and audio format.

[mhbs.co.uk](http://mhbs.co.uk)

01858 412412

[customersfirst@mhbs.co.uk](mailto:customersfirst@mhbs.co.uk)

Market Harborough Building Society, The Square, Market Harborough, LE16 7PD.  
Established 1870. Member of the Building Societies Association.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference no. 206041.

SI251.05.22

## Dealing with your complaint

- How to complain
- Who to complain to
- How long should it take?



### How to contact us if you have a complaint

You can complain in writing, by email, by telephone or in person.

If you would like to make a complaint please call 01858 412250 or email [customersfirst@mhbs.co.uk](mailto:customersfirst@mhbs.co.uk)

We are open 9am to 5pm Monday to Friday.

Alternatively, you can write to:

Market Harborough Building Society  
Welland House  
The Square  
Market Harborough  
LE16 7PD

### How we deal with your complaint

We will make every effort to resolve your complaint when you first contact us and aim to have it resolved in three working days.

This may not always be possible for a number of reasons. For example, where the complaint concerns a policy or procedure over which the manager has no control, or where you are not satisfied with the manager's explanation, apology or offer of redress. In such circumstances, the manager will forward details of your concerns to the Chief Executive at the Society's Head Office, who will investigate and respond to you within eight weeks from the date the original complaint was received.

Where your complaint relates to an electronic payment, we will aim to provide you with our final response within 15 working days.

### Taking further action

If you are still not satisfied with the Society's final response you may take your complaint to the Financial Ombudsman Service (FOS), unless it relates to a matter outside of their jurisdiction. You must do this within six months of receiving the final response from the Society.

If a final response is not issued to you within eight weeks, you will normally have the right to refer the matter to the Ombudsman without further delay. However, if you take more than a week to respond to correspondence during the course of the complaints procedure, the additional time in excess of one week may be excluded when calculating the eight week final response deadline.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0300 123 9 123

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

Website: <https://www.financial-ombudsman.org.uk>

This information can be made available in braille, large print and audio format.

[mhbs.co.uk](https://mhbs.co.uk)

01858 412250

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