

Market Harbourough

BUILDING SOCIETY

General Savings Account Terms and Conditions

Notice of Changes

Effective 10 August 2023

Principal Office:

Welland House, The Square,
Market Harbourough, Leicestershire, LE16 7PD

We're making some important changes to our General Savings Account Terms and Conditions which are summarised in this booklet. The changes are effective from **10 August 2023**, so you have plenty of time to understand the changes or contact us if you have any questions.

Our new General Savings Account Terms and Conditions (effective from 10 August 2023) are available to view and download at mhbs.co.uk, along with the current version and a copy of this booklet. You can also request copies from our branches or by contacting us on 01858 412412.

1. Introduction

Before 10 August 2023	From 10 August 2023
1.3. This document sets out the general terms and conditions that apply to the savings accounts that you hold with the Society, including the Society's Online Service. It should be read carefully, in conjunction with the individual product terms and conditions, which also apply. If there are any inconsistencies between these documents, the individual product terms and conditions take precedence. You should also read the "Savers' Fees for Additional Services" and "Our Interest Rates" leaflets.	1.3. This document sets out the general terms and conditions that apply to the savings accounts that you hold with the Society, including the Society's Online Service. It should be read carefully, in conjunction with the individual product terms and conditions, which also apply. If there are any inconsistencies between these documents, the individual product terms and conditions take precedence.

7. Deposits

Before 10 August 2023	From 10 August 2023
7.3.2 We may refuse to accept more than ten cheques for credit to your account on the same Working Day or we may make a charge for this service as detailed in our "Savers' Fees for Additional Services leaflet"	7.3.2 We may refuse to accept more than ten cheques for credit to your account on the same Working Day.
7.3.5 There is a charge payable by you for cheques refused by the bank on which they are drawn, as detailed in our "Savers' Fees for Additional Services" leaflet.	Clause removed

8. Withdrawals

Before 10 August 2023	From 10 August 2023
8.1.2 Where you are issued with an account document, you must present the account document when requesting a withdrawal in our branches or by post. Failure to do so may result in the withdrawal being refused or delayed.	8.1.2 Where you are issued with an account document, you should present the account document when requesting a withdrawal in our branches or by post. Failure to do so may result in the withdrawal being delayed.

8.1.11 We can suspend your account at any time and prevent you from making any withdrawals from your account on reasonable grounds relating to: a. the security of your account documents; or b. the security of your account documents; or c. the suspected unauthorised or fraudulent use of your account documents.	8.1.11 We can suspend your account at any time and prevent you from making any withdrawals from your account on reasonable grounds relating to: a. the security of your personal information; or b. the security of your account documents; or c. the suspected unauthorised or fraudulent use of your account documents.
8.2.1. Electronic payments where instructions are received before 4pm on a Working Day will normally be credited to the destination account by close of business on the same day.	8.2.1. Electronic payments where instructions are received before 3pm on a Working Day will normally be credited to the destination account by close of business on the same day.
8.2.2. Requests received after 4pm, or not on a Working Day, will be deemed to have been received on the following Working Day.	8.2.2. Requests received after 3pm, or not on a Working Day, will be deemed to have been received on the following Working Day.
8.2.3. Online requests for withdrawals can be cancelled at any time prior to the transaction date, via the Online Service. Requests for other electronic payments can be cancelled up to 4pm on the Working Day before the payment is due to be made.	8.2.3. Online requests for withdrawals can be cancelled at any time prior to the transaction date, via the Online Service. Requests for other electronic payments can be cancelled up to 3pm on the Working Day before the payment is due to be made.
8.2.4. We may temporarily change the payment deadline of 4pm due to abnormal and/or unforeseeable circumstances beyond our reasonable control where we are prevented from offering a normal service.	8.2.4. We may temporarily change the payment deadline of 3pm due to abnormal and/or unforeseeable circumstances beyond our reasonable control where we are prevented from offering a normal service.

9. Account Closure or Cancellation

Before 10 August 2023	From 10 August 2023
9.1.1 You can close your account at any time, without giving any reason, after giving any notice and/or any loss of interest required by the special conditions applying to the account, except where the savings have been accepted for a fixed term or notice which has not expired.	9.1.1 You can close your account at any time, without giving any reason, after giving appropriate notice which applies to the account. Fixed term accounts cannot be closed until the term has expired.

11. Charges

Before 10 August 2023	From 10 August 2023
11.1. We may make charges for items relating to the operation of your account and deduct those charges from the amount in the account.	Clause removed
11.2. The charges will reflect expenses we incur and the cost of staff time and the use of our office and computer facilities. Full details of current standard charges are given in "Savers' Fees for Additional Services".	Clause removed
11.3. Changes to our charges or the introduction of new charges will be made only for the reasons and in the manner set out in Section 13.	Clause removed
11.4. We may also make charges for non-standard services that you may request us to provide; you will be advised in advance if any charges of this nature will apply.	Clause removed

12. Interest (11. from 10 August 2023)

Before 10 August 2023	From 10 August 2023
12.1.2. Interest on your deposit is calculated on a daily basis from the day of receipt.	11.1.2. Interest on your deposit is calculated on a daily basis from the day of receipt, and is paid on the first working day of the month on which it is due.

24. Technical Requirements (23. from 10 August 2023)

Before 10 August 2023	From 10 August 2023
24.2. By using our website you consent to the use of cookies. You may also choose to set your browser to not accept any cookies, however, please be aware that if you do this, all of the functionality of our Online Service will be impaired	23.2. You may choose to set your browser to not accept any cookies, however, please be aware that if you do this, the functionality of our Online Service will be impaired.
New	23.3 Our main website uses cookies for: a) security purposes, to enable you to have secure access; b) analytical purposes, to measure visitor behaviour so we can improve our website.
New	23.4 When accessing our main website you will be given the option to manage your cookie preferences. You may also

	choose to set your browser to not accept any cookies. Please be aware that if you do this, or don't accept essential cookies, some functionality on our main site will be affected.
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28. Statements (27. from 10 August 2023)

Before 10 August 2023	From 10 August 2023
28.2. If you require a certificate showing interest paid or credited during the tax year you may access our Online Service, telephone us on our advertised phone number or call at any of the Society's branch offices. Please note there is a charge for the issue of duplicate certificates, as detailed in our "Savers Fees for Additional Services leaflet".	27.2. A certificate is available via our Online Service, alternatively a certificate is available on request; please contact us on our advertised phone number or call at any of our branches.

29. Provision of Information (28. from 10 August 2023)

Before 10 August 2023	From 10 August 2023
29.5. We will make available, on request, further information to help you identify transactions on your account including: a. a reference enabling you to identify the transaction; b. the amount of the payment transaction; c. the amount of any charges for the transaction; and d. the transaction date.	28.5. We will make available, on request, further information to help you identify transactions on your account including: a. a reference enabling you to identify the transaction; b. the amount of the payment transaction; c. the amount of any fees for the transaction; and d. the transaction date.

mhbs.co.uk

01858 412412

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

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

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