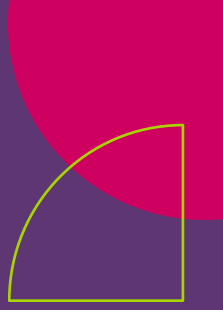




Market Harborough
BUILDING SOCIETY



General Savings Accounts

Terms and Conditions

Effective 4 April 2026



Together we
thrive!

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Welcome to Market Harborough Building Society!

Market Harborough Building Society (MHBS) has a proud history of helping savers.

Founded in 1870, MHBS has been supporting customers for over 150 years. From Our beginnings in Market Harborough, Leicestershire, we've grown into a trusted financial institution.

As a **mutual building society**, we're owned by Our members, meaning Our focus is always on providing great service and financial security rather than shareholder profits.

MHBS is authorised by the Prudential Regulation Authority and regulated by both the Financial Conduct Authority and the Prudential Regulation Authority. You can find Us in the Financial Services Register under number 206041. We are also proud members of the Financial Services Compensation Scheme (FSCS), giving You peace of mind that Your money is protected.

Our **Principal Office** is Newcombe House, 16 The Point, Market Harborough, LE16 7QU.

Our **Registered Office** is Welland House, 15-17 The Square, Market Harborough, Leicestershire, LE16 7PD.

This document explains the general terms and conditions for savings accounts with MHBS, including access to Our Online Service. Please read it carefully alongside Your individual Product Terms, which take precedence if there are any differences.

We've made it as clear as possible and written everything in plain English. All communications about Your account will be in English. These terms are governed by the laws of England and Wales.

To make this document easier to follow, here are some key terms You'll see throughout:

- **Working Day** – This means Monday to Friday, excluding public holidays.
- **You / Your** – This means the account holder or holders.
- **We / Us / Our / Society** – This means Market Harborough Building Society, including any organisation to which We may transfer Our business.

If You need this document in another format, such as large print or braille, please let Us know and if You have any questions at any time, Our friendly team is always here to help.

Product Terms - specific rules, conditions, and details that apply to a particular Product offered by the Society. They focus on the unique aspects of each Product.


Product - means the type of account within Our range (for example a 60 Day Notice account).

Stay connected with Us

We're here to help and make managing Your savings simple. Whether You have a question, need support, or just want to stay connected, here's how You can get in touch:

 **Email Us** at customersfirst@mhbs.co.uk.

 **Send a secure message** via Our **Online Service** at mhbs.co.uk.

 **Call Us** at **01858 412412** for any queries or support.

 **Find a branch** near You—details are available at mhbs.co.uk.

 **Write to Us** at

FREEPOST MARKET HARBOROUGH BUILDING SOCIETY

 **Follow & Connect with Us on Social Media!**

- **Facebook:** Market Harborough Building Society
- **LinkedIn:** MHBS
- **Instagram:** [marketharbbs](https://www.instagram.com/marketharbbs)

To ensure We continue providing the best service possible, all communications may be monitored and recorded for security and quality purposes.

If You need a little extra help using Our services, go to mhbs.co.uk/contact-us/helping-You-access-our-services. Our webpage is easy to use and can be zoomed in for clearer viewing, so You can access the information You need comfortably.

You and MHBS

Your membership & account benefits

When You hold a share account with the Market Harborough Building Society You become a valued member and have access to the rights that come with membership unless the Product Terms say otherwise. A share account is a type of savings account that gives You a small stake in the Society allowing You to vote on certain matters and take part in Our Annual General Meeting (AGM).

As a member You must follow the Rules of MHBS. If You'd like a copy of Our Rules, You can request a copy in branch, by calling Us, writing to Us, emailing Us, or sending a secure message.

Some of Our accounts are designed for companies, other corporate bodies and people who hold money in trust for these organisations and do not give You membership rights these are known as Deposit Accounts.

If You have a deposit account, while You're not a member, You're still an important part of Our community and bound by the same Rules.

Windfall Benefits

Very occasionally, a building society may change its structure. For example, MHBS might one day be taken over or convert into a different type of organisation. If that were to happen, MHBS would no longer operate as a mutual building society.

In these circumstances, some members might become entitled to a one-off payment, known as a Windfall Benefit.

When You open an account with Us, You're agreeing that if a change like this happens and You haven't been a member for at least five years at the time (or if the joint account holder You're the first named account holder), any Windfall Benefit You would otherwise receive will be paid directly to Our selected charity instead.

Our selected charity is the Leicestershire, Leicester and Rutland Community Foundation. From time to time, We may choose to support a different charity, but only where We believe this is in the best interests of Our members and the wider community. If We do, we'll let You know.

This helps ensure that, if MHBS ever stopped being mutually owned, any related benefits are used to support good causes and the communities We serve.

The Society may share relevant information with the Selected Charity to help determine entitlement and benefit amounts.

The Society has decided that some groups are exempt from Windfall Benefits being assigned to charity. Details of exempt groups and applicable timeframes are available on request.

For joint accounts, only the first named account holder can vote in Our AGM and is entitled to Windfall Benefits.

Keeping Your details up to date

Let Us know if any of Your personal details change. This helps Us stay in touch and keep Your account secure.

Your mobile number is essential for receiving One Time Passcodes, so it needs to be current and personal to You.

One Time Passcode - This is a unique code We send You to help verify Your identity when You log in or make changes to Your account

Keep Your email address up to date and personal to You. We'll use it to let You know about any changes and send important updates about Your account. We may ask for ID to confirm any changes You make to Your account. Documents We can accept are listed on Our website and in the Proving Your Identity leaflet.

Keeping You informed

We'll send important updates, such as changes to Your account, AGM notices, interest rates or other account related messages in writing, by email or by secure messaging through Our Online Service (but never marketing unless permissions have been obtained).

Please make sure We always hold Your up-to-date email address and only You can access it.

If You need these in braille, large print, or audio format, just let Us know and we'll provide them.

Service of notices

When We send You a letter, email or other personal notice, we'll assume You've received it 72 hours after We send it.

We'll send notices to the last postal or email address We have on record for You.

If We accidentally fail to:

- send You a communication intended for all savers or a group of savers You belong to, or
- display a notice at Our Principal Office or any branch,

this won't make the notice invalid.

Text messages

Some communications, such as One Time Passcode and surveys, may be sent to You by text message. Only one UK mobile number can be linked to each customer.

We don't charge for text messages, but Your mobile provider might, especially if You're abroad. Using this service overseas may involve international data transmission, and You're responsible for any charges incurred while receiving messages outside the UK.

Please note that we're not liable for delays or failures caused by factors beyond Our control. You can cancel text alerts at any time through Our Online Service or by contacting Our Savings Support team using the contact details at the beginning of this document.

Opening and managing Your account

Opening Your account

Opening an account with Market Harborough Building Society is straightforward. If You are a permanent resident of the UK mainland, You can apply online at mhbs.co.uk or by visiting one of Our branches. Your contract with Us begins once Your account has been opened, and in some circumstances, We may decline an application without giving a reason.

When We refer to Your Account throughout this document, We mean Your MHBS savings account held by You. Each account has its own unique account number, which helps Us identify it when You get in touch.

To open an account using Our Online Service, You must be at least 18 years old, and applications must be completed in Your own name. You cannot make an application on behalf of someone else.

You may need to link a UK bank account in Your name to activate Your account. Once that's verified, You'll be able to make withdrawals.

Joint account holder – This is someone who shares ownership of a joint account with Us. All account holders have equal access and responsibility for the account.

We ask that You pay in at least the minimum deposit within the time specified in Your Product Terms.

When You open Your account with Us You can request a passbook, certificate, card or other similar item (appropriate to the Product You have opened) which We call Your account document. This documentation will remain Our property and must be returned to Us when requested.

We don't offer Payment Accounts—so any rules specific to those don't apply to Our savings Products.

Verifying Your identity

To keep things secure and meet legal requirements, we'll verify the identity and address of all people associated with an application. This is usually done electronically, but We may ask for documents if needed. We'll also check linked bank account details.

From time to time, We may ask for updated information—especially for long-standing customers.

You can find a list of accepted ID documents on Our website or in Our Proving Your Identity leaflet.

How We use Your personal information—Our Privacy Policy can be found on Our website; this contains full details on how We use Your personal information. We may change the policy occasionally to ensure it is kept up to date.

If the Society chooses to outsource the processing of customer data, the Society will ensure the company is a reputable organisation and adequate checks are undertaken.

You have rights under the Data Protection Act, including the right to request a copy of Your personal information We hold. To do this, write to Us using the details in Our Privacy Policy which can be found on Our website.

Bank account – This is the account You choose to use to send money to and/or receive interest payments. It must be a UK mainland bank or building society current account in Your name. Sometimes We call this Your nominated bank account.

Our Online Service and website use cookies for security and analytics purposes. You can manage Your cookie preferences, but please note that disabling essential cookies may affect how Our Online Service functions. For more details, visit Our Cookie Policy at mhbs.co.uk/cookie-information.

Joint accounts

All named holders share equal responsibility for the account and are jointly bound by this agreement and the Rules of the Society. The order of names on the account is decided by the account holders.

Only the first-named account holder receives membership rights, such as voting and meeting notices. If joint holders have different correspondence addresses, We will write to the first-named holder.

Joint account holders may specify how many signatures are required for withdrawals or changes. If the agreed number of signatories is provided, withdrawals or changes can be made without notifying other holders. This arrangement can be cancelled by any one holder, after which all parties must sign for any withdrawals or changes.

For online joint accounts, all parties must register individually and consent to the application. Any account holder may authorise changes unless all signatures are required. Organisations must specify up to two authorised users. Any data held may be visible to all named all account holders/signatories.

In the event of a dispute between joint holders, We may freeze the account until written instructions are received from all parties.

If a joint holder dies the surviving holder(s) will usually take responsibility for the account. See **If an account holder dies** for the full process and the documents We may need.

Trustees

For accounts held in trust or operated on behalf of an account holder, all transactions must be for the benefit of the account holder (beneficiary). We may ask for proof and refuse any transaction that We reasonably believe is not in their best interests.

For trust accounts, all trustees must sign for withdrawals and changes.

Using Your account

How to pay money into Your account

The below table provides information on ways You can pay money into Your savings account. Not all these options are available on every account, so please check Your Product Terms for which can be used. A valid account number must be quoted for all deposits.

<u>Deposit type</u>	<u>How to deposit</u>	<u>When funds are available</u>
General deposits	Deposits depend on individual Product Terms.	Varies by deposit type detailed below.
Electronic deposits	Send individual payments online or set up a regular transfer.	Before 3pm: Available within two hours. After 3pm or on non-Working Days: Available from 9am the next Working Day.
Cash deposits	Deposit cash at any branch. We may limit the amount or denominations of cash We will accept; We will notify You personally of this.	Added to Your account immediately and available for withdrawal based on Product Terms.
Debit card deposits	Use Your debit card at selected branches. Contactless maximum: £30 per person per day. PIN maximum: £25,000 per person per day. Card must belong to the account holder. Limits may change without notice.	Added to Your account immediately and available for withdrawal the next Working Day.
Cheque deposits	Cheque payable to Yourself and include Your account number where possible. Maximum 10 cheques deposited per day.	Withdrawals allowed after 8 Working Days. If rejected, funds will be removed from the original deposit date this will usually be by the 8 th Working Day.
Transfer to another MHBS account	Can be requested in writing or via Online Service. Online requests can be sent to another MHBS account (up to £100,000 per day). Limits may change without notice.	Added to Your account immediately and available for withdrawal based on Product Terms.

Deposit restrictions:

All payments must be made in pound sterling and cheques must be drawn on a UK mainland bank.

We may question the source of a deposit and request evidence of this.

In some cases, we may need to decline or return an electronic deposit. This may happen if the information provided is insufficient for Us to identify the account it was intended to be credited to.

An individual deposit may be refused if We reasonably believe that it would breach Product Terms, law, regulation, code, or other duty or prevent Us from providing a sustainable service.

If circumstances beyond Our control—such as a terrorist threat, system failure, or industrial action—prevent Us from providing a normal service this may also lead to Us refusing Your deposit.

Occasionally a savings Product may stop accepting deposits; updates will be published on mhbs.co.uk without individual notification. We may refuse or limit deposits for legal, security, or regulatory reasons, or to ensure We can continue to offer a sustainable service.

The maximum total savings held per person across all accounts is £500,000, although some Products have lower limits—please check the relevant Product Terms.

How to take money out of Your account

Before making a withdrawal, please check Your Product Terms to confirm which methods are allowed—such as cash, cheque, electronic payment, or transfer. Your Product Terms will also explain if a notice period applies.

Important information before You withdraw

- All payments are made in pound sterling.
- We cannot send payments to accounts outside the UK.
- Withdrawals cannot be made by Direct Debit or Standing Order.

Payment types and timescales

If Your Product Terms require notice, this must be given either in writing or through the Online Service. If the withdrawal is not completed within seven days of the intended transaction date, the notice will expire and a new notice period or loss of interest may apply.

The table below shows the different ways You can take money out of Your MHBS savings account(s).

The total amount on notice cannot exceed the amount held in an individual account. Only one closure notice can be in place at a time per individual account.

<u>Type of payment</u>	<u>How withdrawals are made</u>	<u>When funds are available</u>	<u>Can You cancel?</u>
General withdrawals	Withdrawals depend on available cleared funds and Product Terms.	Varies by account type.	Varies by account type.
Cash withdrawals	Up to £500 per person per day at branches. One large withdrawal over £500 per month allowed with 48 hours' notice and Branch Manager approval.	Immediate for up to £500. £500+ requires approval and 48-hour notice.	Under £500 - No. Once You've received the cash, You can't cancel the instruction. Over £500 - Yes before You've received the cash
Cheque withdrawals	Up to £5,000 per person per day at branches. Withdrawals over £5,000 may require 24 hours' notice.	Available immediately after withdrawal.	We cannot undertake to stop a cheque except by written authority of the payee with confirmation the cheque has not been presented for payment.
Electronic payments	Can be requested in writing or via Online Service. Online requests can be sent to a verified bank account (up to £100,000 per day). Limits may change without notice.	See electronic payments below for timings	Online withdrawals can be cancelled at any time before the transaction date via the Online Service. Other electronic payment requests can be cancelled up to 3pm on the Working Day before the payment is due.
Transfer to another MHBS account	Can be requested in writing or via Online Service. Online requests can be sent to another MHBS account (up to £100,000 per day). Limits may change without notice.	Available immediately after withdrawal.	You can cancel before the transfer has completed. Once the transfer has completed, You cannot cancel the instruction.
Business/Charity account withdrawals	Withdrawals must be made via electronic payment directly to the business/charity's nominated bank account.	See Electronic payments below for timings	Online withdrawals can be cancelled at any time before the transaction date via the Online Service. Other electronic payment requests can be cancelled up to 3pm on the Working Day before the payment is due.

Cheques not presented for payment

Where a cheque is drawn from an account and not presented for payment within six months, it will be re-credited to the account; no adjustment will be made for loss of interest.

Electronic payments

Electronic payment requests received before 3pm on a Working Day are normally processed the same day, provided We have everything We need. Requests received after 3pm or on non-Working Days will be processed on the next Working Day.

Please note that the 3pm payment deadline may change temporarily due to operational requirements or early closure during holiday periods. We will provide notification of this change online and in Our branches.

We are not responsible for any delays caused by additional security checks carried out by Our bank. When We refer to Our bank, We mean the bank (or banks) We use to process deposits and payments on Your behalf.

Withdrawal restrictions:

We'll always try to make payments out of Your account when You ask Us to, however sometimes we'll not be able to.

Withdrawals may be delayed or blocked due to fraud concerns, legal requirements, disputes, service disruptions, or risks to financial stability. We will let You know unless the law prevents Us from doing so.

Withdrawals may also be restricted if required by a court order, HMRC, government agencies, regulators, or other legal obligations. Accounts can be suspended for security reasons, suspected fraud, or unauthorised use, and We will provide notice unless prohibited by law.

If We need to place restrictions on Your account We will act proportionately and take all reasonable steps to ensure that they are lifted as soon as practical, minimising the inconvenience to You. We will consider the interests of the Society's membership as a whole and if feasible, We will give advance notice. We may consider exceptions to the restrictions if We are reasonably satisfied that substantial hardship would otherwise be caused.

In certain circumstances a withdrawal over £250 may need to be made via electronic payment to a verified bank account.

Transaction requests cannot be accepted by telephone.

Statements

We do not issue regular statements, as transaction details are available in Your account documents and through Our Online Service. Individual transaction records are available on request, free of charge.

You can access an interest certificate via Our Online Service or request one by phone or in branch.

For every electronic payment made from Your account, we'll send a payment notification by letter or secure message within one month, detailing the transaction.

You can request copies of Your account documents at any time.

Online Service

This is Our secure online platform where You can open accounts, check details, and make transactions.

Using Our Online Service

We aim to provide Our Online Service reliably and in good faith.

Occasionally, it may be unavailable due to maintenance or circumstances beyond Our control. We are not responsible for any inconvenience caused by this.

All MHBS savings accounts can be viewed online once registered. Joint account holders and organisation account signatories must register individually. The service is not available to anyone under 18 or to third party signatories, except attorneys with accepted Power of Attorney documentation.

Your access will be removed if You close all accounts with Us.

Suspension of service

We may suspend Your access to the Online Service if We have concerns about the security of Your account, if We suspect fraud or unauthorised use, or if You attempt to access another customer's account or introduce malicious software.

We will let You know before, or immediately after, We suspend Your access unless We are prevented from doing so by law or for security reasons. We will contact You by letter, email, or secure message.

Keeping Your account secure

We recommend You view Our top tips for keeping Your information safe at mhbs.co.uk/helping-you-stay-protected/mhbs-helpful-tips/

Online, each user must use their own customer number (a unique number We give to every customer) and security details to access their account. Security details are the pieces of information You use to keep Your account safe — like Your password, One Time Passcode, and memorable information.

Forgot Your password? You can reset it via the login page.

Think Your security details might be compromised? Contact Us straight away.

Deregistration

You can end Your Online Service registration at any time by giving one month's notice.

Secure messaging

Secure Messaging is an encrypted feature within Our Online Service that allows You to contact Us safely and securely about Your account. You can access it once You are registered for the Online Service.

When You send Us a secure message, we'll aim to respond within three Working Days. If Your message includes a request that affects payments or changes to Your account, please be aware that We may not be able to stop or amend it once it has begun processing.

Please don't use secure messaging for anything urgent. If You need immediate assistance, contact Us by phone using the details in the **Stay connected with Us** section. Messages should relate only to Your own account and not to anyone else's.

Interest rates and changes

Interest rates

Your account's Product Terms will confirm if Your rate is fixed or variable. We may change variable rates based on:

- Market conditions and competitor rates- This is to ensure We remain competitive in the market.
- Running cost changes- this could include administrative costs, employment costs, Third-party costs, and technology costs.
- Balancing savings and mortgage rates-As rates change such as the Bank of England Base Rate or other market rate or where We need to attract funds to lend to Our members.
- Legal or regulatory changes-We may make changes because of court decisions or in response to changes in legislation We reasonably expect to be made.
- Maintaining financial stability for example We may change rates to reflect regulator guidance such as the amount of money We need to hold in reserve.

If Your account has an introductory or bonus rate for a specific period, We will contact You before the expiry date to remind You and explain Your options.

Interest rate	Type of account	When we'll tell You	How we'll tell You
Increase	Any	Within 30 days of the change	Publish in Our branches and on Our website
Decrease	Accounts with no notice period	At least 14 days before the change takes effect	We'll send You written notice by letter, email, or secure message
	Accounts with a notice period	Either: Option 1: At least 7 days plus Your normal notice period before the change, and Your withdrawal terms remain unchanged Option 2: At least 14 days before the change, and You'll have a period equal to Your notice period (up to 30 days) to close or withdraw without giving notice	We'll send You written notice by letter, email, or secure message

If You don't want to accept the change, You can close or withdraw from Your account without giving notice during the period allowed or serving notice where appropriate.

Changes aren't considered material if Your balance is under £100 so We may not notify You in this circumstance.

Interest rate details are available before You open an account. You can check the latest rates by visiting mhbs.co.uk, or by using the contact details at the beginning of this document

Earning and applying interest

Interest starts from the day funds are added. It's calculated daily and either added to Your balance or paid to another account, depending on Your preferences. Leap years don't affect the total interest earned.

Interest is due to be paid to You on the last Working Day of the month. You may see it appear on Your account from the 24th of the month, as this is when the processing starts. If this happens, it won't be available to You until the last Working Day, which is the date it becomes due. If interest is added back to Your account, once added, it follows the same withdrawal terms as other deposits.

You earn interest until the day before You withdraw money or close Your account. If You ask Us to pay interest to Your bank account and it's less than £5, we'll add it back to Your savings account.

Minimum balance

If Your account has a minimum balance, falling below it may reduce Your interest rate. Check Your Product Terms for details.

Changes to Terms and Conditions

Your account remains subject to these terms unless We notify You of a change. Adjustments (additions or removals) may be made to comply with regulations, court rulings, industry standards, to improve systems or services or make the terms clearer or more favourable to You.

We may also make changes to correct any error in drafting these terms or due to anticipated changes in Our relevant costs.

Change Type	Notification	Effective date
Automated payments	Letter, email or secure message.	Two months' notice before changes take effect.
Beneficial changes	Website and branch updates.	Immediately , with publication within 30 days.
Unfavourable changes (No withdrawal notice)	Letter, email or secure message.	Within a reasonable timeframe.
Unfavourable changes (withdrawal notice required)	Letter, email or secure message.	Either 7 days plus Your usual notice period before the change takes effect (withdrawal terms remain unchanged) Or 14 days' notice before the change takes effect, with 30 days to close or withdraw without penalty.
Fixed term accounts	Letter, email or personal notice.	At the end of the fixed term , unless You object in writing. If You do not object, You are deemed to accept the change.

What to do if things go wrong

If something goes wrong with Your account — such as a payment issue, a mistake, or activity You don't recognise — please contact Our Savings Support team as soon as possible. The sooner You let Us know, the faster We can help.

Misdirected payments

If You think money has been sent to the wrong account, please tell Us straight away and no later than 13 months from the date of the payment.

We recommend You can contact Us urgently by phone. If You're not able to and You're registered for Our Online Service, You can report this by secure message or email Us.

We are not liable for misdirected payments if:

- You report them after 13 months.
- Incorrect payment details were provided by You.
- We can confirm the payment reached the intended bank.

If another bank reports that money was mistakenly paid into Your account, We must work jointly with them, which may include returning the funds. If recovery is unsuccessful and the payer requests it, We may share Your name and correspondence address to help resolve the issue.

APP Scam Reimbursement Scheme

An Authorised Push Payment (APP) scam happens when someone tricks You into sending money to an account controlled by a fraudster.

If You believe You've sent money as part of an APP scam, please contact Us immediately — and no later than 13 months from the date of the payment.

We follow the Faster Payment Service and CHAPS reimbursement rules set by the Payment Services Regulator. You may be eligible for a refund up to the limits of the scheme. Full details, including eligibility, are available on Our website mhbs.co.uk/helping-you-stay-protected/app-scam or from Our Savings Support team.

Unauthorised account access

If You think Your account has been accessed without Your permission, or Your account documents are missing, contact Us immediately.

We may move Your funds to a new account and issue new documents once You:

- Provide evidence of the loss,
- Sign an indemnity,

You will be responsible for all losses if:

- You acted fraudulently,
- You were grossly negligent with Your account or security details,
- You failed to notify Us that someone else knows Your security details.

You won't be responsible for losses that happen after You've notified Us, or if We fail to provide a way for You to report the issue (unless this is due to circumstances beyond Our control).

Once notified, We will refund the transaction and any lost interest if You agree to cooperate with Us, including reporting the incident to the police if requested.

Set-off

If You owe Us money (for example, under a mortgage, loan, or guarantee), We may use money from Your savings account to reduce or repay what You owe. This is known as Our right of set-off.

Before We apply set-off, We will look at Your situation carefully. This includes considering whether the money in Your savings account is needed for essential living costs, such as rent, mortgage payments, utilities, or other priority bills. We will not use set-off if doing so would leave You unable to meet these essential expenses.

We also will not use set-off if the money in Your savings account belongs to someone else — for example, if You are holding it on behalf of another person as a trustee — or if the funds were provided for a particular purpose by a government body or another organisation.

If We intend to use set-off, We will notify You at least 14 days in advance. If We proceed, We will confirm once the set-off has been completed. After set-off, the affected funds will no longer earn interest or bonuses

Matters beyond Our control

Sometimes events outside Our control — such as power failures, strikes, or changes in the law — may prevent Us from providing Our usual service. If this happens, We will take reasonable steps to reduce the impact, but We may not be responsible for any problems that arise as a result.

Unclaimed balances

We may treat Your account as inactive and may close Your account if We cannot contact You after making reasonable attempts, or if there has been no activity initiated by You for three years. Even if Your account becomes inactive, it will continue to earn interest at the applicable rate, although You may no longer receive routine communications from Us.

To reactivate Your account, we'll need proof of identity. We'll complete an electronic check. In addition to this, We may request further documentation. A list of accepted forms of ID can be found on Our website and in the *Proving Your Identity* leaflet.

MHBS may participate in the Alternative Scheme for smaller institutions under the Dormant Bank and Building Societies Accounts Act. If Your account has been inactive for 15 years (or as specified by law), We may transfer the balance to this scheme. You still retain the right to reclaim Your money—just contact Us for details.

Complaints

We aim to resolve issues quickly through Our internal complaints procedure. If You have a concern, please speak first with the Savings Support team or one of Our branch colleagues.

If You're still dissatisfied, You can write to Our Complaints Officer at the Principal Office. Further guidance is available in Our *Dealing with your complaints* leaflet or at financial-ombudsman.org.uk.

We are a member of the Financial Ombudsman Service, which You can contact if Your complaint remains unresolved.

If You opened Your account online, You may also use the Online Dispute Resolution platform, provided by the European Commission, to resolve disputes about goods and services purchased online. You can access this platform at:

https://commission.europa.eu/live-work-travel-eu/consumer-rights-and-complaints/resolve-your-consumer-complaint_en

Financial Services Compensation Scheme (FSCS)

MHBS is a member of the FSCS. If We are unable to meet Our financial obligations, eligible savers may receive compensation up to the scheme's limits.

For more details, refer to the *How FSCS protects your money* document found on Our website, visit [fscs.org.uk](https://www.fscs.org.uk), or contact Our Savings Support team.

Claims of Third-Parties

We only recognise the rights of the named account holder(s) in relation to funds held in an account. We are not liable for failing to acknowledge any Third-party claims or interests unless required by law.

If Your circumstances change

This section explains what happens in certain situations that may affect Your account.

Allowing other people to use Your account

If You need help managing Your account, You can ask a trusted person, like a family member or friend, to do this for You often referred to as a third party. For example, You might set up a Power of Attorney, a Court of Protection order, or a Third Party Mandate with Us.

A Third Party Mandate is a temporary arrangement that lets someone carry out limited transactions on Your behalf and is subject to the rules in Our Third Party Mandate Terms and Conditions which You can find on Our website or obtain directly from Us. You must have mental capacity whilst the mandate is in place.

We reserve the right to refuse or cancel the Third Party Mandate at any time, without giving a reason, this is always to protect You, Our members and or the Society.

If an account holder dies

If the account is held in joint names

If one of the account holders passes away, the remaining account holder(s) will take responsibility for the money in the account. Once We receive official proof of death, We will update Our records so the account can continue to be managed by the surviving holder(s). The account's Terms and Conditions will remain unchanged.

If the account is held in sole names

If the account holder is the sole owner, what We need will depend on the balance:

- Up to £1,000 — We may release funds to a person claiming entitlement when We have seen a death certificate and received a signed indemnity.
- Up to £25,000 — We may release funds to the personal representatives when We have seen a death certificate, evidence of entitlement, and a signed indemnity.
- Over £25,000 — We will release the funds to the executor(s) when We have seen a death certificate, the original Grant of Probate or Letters of Administration and a signed request for closure.

If the account is an ISA

ISA balances may be transferred to a surviving spouse or civil partner as an Additional Permitted Subscription—a one-off ISA allowance equal to the value of the deceased's ISA holdings.

If the account is held in trust or on behalf of someone else

If the account is held in trust or operated on behalf of another person, different arrangements may apply. We will explain what We need once You contact Us.

What happens if there is a dispute between account holders?

If You have an account with more than one account holder and there is a dispute between You, it's important You tell Us straight away. We may stop payments out of the account, or We may request confirmation of instructions in writing.

If You move outside the UK

If You stop being a permanent resident of mainland UK, We will not be able to continue providing the account or certain services. In this situation this would result in the account being closed.

Closing Your account

Closing Your account in the first 14 days

You can cancel Your account within 14 days of opening; this is known as a cooling-off period. During this time, You may withdraw Your funds without penalty, although cheque clearance periods still apply.

To cancel, please contact Our Savings Support team and We will return the money You have paid in together with any interest. The cooling-off period does not apply to fixed term accounts, except for ISAs.

For ISAs, please refer to the individual Product leaflet for specific cancellation arrangements.

Closing Your account at any other time

If Your Product Terms allow, You can close Your account at any time. You'll just need to give Us the notice period that applies to Your account. Fixed term accounts can only be closed once the term has ended.

You can ask Us to close Your account by sending a secure message, visit Us in branch or write to Our Principal Office.

When Your account is closed, please make sure You cancel any regular payments being sent to it.

Any interest You've earned up to the date of closure will be added to Your final balance. We may close Your savings account without notice and return Your money if the balance falls below the minimum amount set out in the Product Terms.

When We may close Your account

We may close Your account and return Your savings to You in certain circumstances. Unless Your Product Terms state otherwise, We will normally give You at least two calendar months' notice before We do this. We will explain the reason wherever the law or regulation allows.

In some situations, We may need to close Your account immediately, even if it is a fixed term account or notice period applies. This includes where We reasonably believe that:

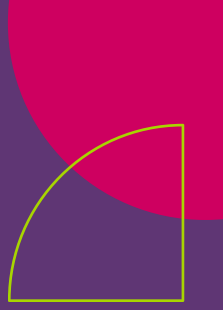
- You are using, or attempting to use, the account for fraudulent, illegal or suspicious purposes,
- You are using a personal savings account for non-personal or business purposes (for example, running a business through it),
- keeping the account open would cause Us to break the law, a court order, a regulatory requirement, or expose Us to action by a regulator or law enforcement agency,
- You have repeatedly breached Our Rules,
- Your behaviour towards Our staff has been threatening or abusive,
- You have not provided information We reasonably need, such as proof of identity or details relating to Your tax position.

We may also close Your account without notice if Your balance is below the minimum set out in Your Product Terms and You do not increase it when requested.

If We close Your account, We will return Your savings to Your nominated bank account or by another method as notified. Once the account is closed, any interest earned up to the closure date will be added to Your final balance.



Market Harborough
BUILDING SOCIETY



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Market Harborough Building Society is now a Certified B
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**Together we
thrive!**