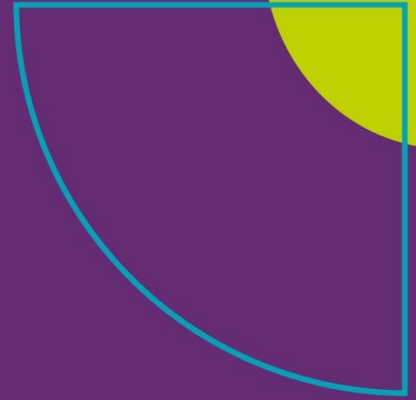




Market Harborough  
BUILDING SOCIETY



# General Savings Account

## Terms and Conditions

### Notice of Changes

Effective 10th August 2025

Together we thrive!

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 2025**, so you have plenty of time to understand the changes or contact us if you have any questions.

### 1. Introduction

Before 10 August 2025	From 10 August 2025
1.6 Holders of deposit accounts are not members of the Society however are still by its Rules	1.6 Holders of deposit accounts are not members of the <b>Society</b> however are still by its Rules. Depositors have no entitlement to attend or vote at meetings of the Society, or receive Windfall Benefits.

### 3. Definitions used in these Terms and Conditions

Before 10 August 2025	From 10 August 2025
3.25	3.2
3.2	3.3
3.26	3.4
3.3	3.5
3.27	3.6
3.4	3.7
3.5	3.8
3.7	3.9
3.6	3.10
3.8	3.11
3.9	3.12
New	3.13 <b>PSP</b> (Payment Service Provider) means in this instance the <b>Society</b>

3.10	3.14
3.11	3.15
3.12	3.16
3.13	3.17
3.14	3.18
3.15	3.19
3.16	3.20
3.17	3.21
3.18	3.22
3.20	3.23
3.21	3.24
3.22	3.25
3.23	3.26
3.24	3.27

## 8. Withdrawals

Before 10 August 2025	From 10 August 2025
8.1.13. For accounts held in Trust or operated on behalf of the account holder all transactions must be for the benefit of the customer/beneficiary, you may be required to provide proof that the transaction is for the benefit of the customer/beneficiary. We may refuse a transaction if it is not deemed to be in the interest of the customer/beneficiary.	8.1.13. For accounts held in Trust or operated on behalf of the account holder all transactions must be for the benefit of the customer(beneficiary), you may be required to provide proof that the transaction is for the benefit of the customer(beneficiary). We may refuse a transaction if it is not deemed to be in the interest of the customer(beneficiary).

<p>8.1.15 Withdrawals from Savings accounts held with the <b>Society</b> for and on behalf of a Business must be made via electronic payment directly to the Business's nominated <b>bank account</b>.</p>	<p>8.1.15 Withdrawals from Savings accounts held with the Society for and on behalf of an Organisation must be made via electronic payment directly to the Organisations nominated bank account. The nominated bank account must be held in the Organisations name.</p>
<p>New</p>	<p>8.3.3. The total sum of all notices given per account must not exceed the total balance in the account. Only one notice of closure per account can be in place at any one time.</p>

### 11.3 Changes to Interest Rates

Before 10 August 2025	From 10 August 2025
<p>11.3.4 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.</p>	<p>11.3.4. If you do not notify us that you object to a change (by withdrawing funds or changing your account) before the date on which it comes into effect, you will be deemed to have accepted it.</p>
<p>11.2.3 Where interest rates are variable they may be altered in accordance with Section 12.3.</p>	<p>11.2.3 Where interest rates are variable they may be altered in accordance with Section 11.3.</p>

## 17. Operating an account on behalf of an account holder

Before 10 August 2025	From 10 August 2025
17.5. We reserve the right to refuse transactions carried out by a Third Party. We may contact the account holder for further information as detailed in Section 8.1.13.	17.5 We reserve the right to refuse transactions carried out by a <b>Third Party</b> . We may contact the account holder for further information as detailed in Section 8.1.13. including the destination of the funds.

## 20. Unclaimed Balances

Before 10 August 2025	From 10 August 2025
<p>20.1. We will treat your account as inactive and may close your account if:</p> <p>a. you cannot be traced after reasonable enquiry; and</p> <p>b. for a period of three years you have made no payment to, or withdrawal from, your account and the amount in that account is less than £100.</p>	<p>20.1. We may treat your account as inactive and may close your account if:</p> <p>a. you cannot be traced after reasonable enquiry; or</p> <p>b. for a period of three years there has been no customer initiated activity on your account</p>
20.2 Your account will continue to earn interest at the current rate applicable.	20.1.1 If we do this your account will continue to earn interest at the current rate applicable.
20.3	20.2

<p>20.4 If you contact us at a later date and provide us with satisfactory proof of your identity, we will re-activate your account.</p>	<p>20.3 When you contact us to reactivate your account we will require satisfactory proof of your identity. In the first instance we will carry out an electronic check of each account holder. However, in certain cases we will need further proof of identity in order to reactivate the account. Suitable forms of identification are detailed on the Society’s website and in our “Proving Your Identity” leaflet.</p>
<p>20.5</p>	<p>20.4</p>

## 28. Provision of Information

Before 10 August 2025	From 10 August 2025
<p>28.2 By providing your email address you agree to receive AGM literature and important account information by email. This does not mean we will send marketing information. To protect your personal details and your account, the email address you provide should not be accessible by anyone other than yourself.</p>	<p>28.2 If we hold your email address you will receive AGM literature and important account information by email. This does not mean you will receive marketing information. To protect your personal details and your account, the email address we hold should not be accessible by anyone other than yourself.</p>

### 37. APP Scam Reimbursement Scheme

Before 10 August 2025	From 10 August 2025
<p>37.3 Customers may be entitled to a full refund of the payment made, up to a scheme defined maximum of £85,000</p>	<p>37.3 Customers may be entitled to a full refund of the payment made, up to a maximum of £85,000 as defined in the rules</p>
<p>37.11 Should an APP Scam claim be received from another financial institution relating to a payment received by the Society we may look to</p> <ul style="list-style-type: none"> <li>a. immediately freeze any account in question and any additional accounts held by the accountholder until the claim is appropriately resolved.</li> <li>b. we may look to offset said claim from the balance of any account in question and/or any additional accounts held by the account holder.</li> </ul>	<p>37.11 Should an APP Scam claim be received from another financial institution relating to a payment received by the Society we may look to:</p> <ul style="list-style-type: none"> <li>a. immediately freeze any account in question and any additional accounts held by the account holder until the claim is appropriately resolved.</li> <li>b. offset said claim from the balance of any account in question and/or any additional accounts held by the account holder.</li> </ul>

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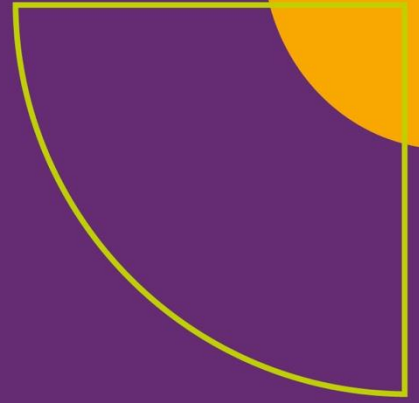
**This information can be made available in braille, large print and audio format**

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

SI240/01.25



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