

Security

At Market Harbour Building Society we take cyber security seriously!

The security of your personal and account information is our priority. We always do our utmost to prevent cyber crime and take many steps to secure and protect our computer systems and customer information.

Please find below some useful information about cyber crime. We have also created **MHBS Helpful Tips** which you can find overleaf; here you will find ways to prevent cyber crime and ways to stay safe online.

Cyber Crime - Decoded

Here is a brief overview of the common cyber crimes that happen every day and ways you can help prevent them from happening to you and your PC...

Phishing

Cyber crime by email - Fraudsters can target customers using bogus emails which may encourage you to follow a link from the email to a spoof site to re-register, sign in, confirm or change your security details.

Vishing

Cyber crime by phone - Vishing is when cyber criminals try to obtain your personal details over the phone. They may ask for your account details, passwords or security questions and then use this to access your funds via our Online Service.

SMishing

Cyber crime by text message - Fraudsters can also target customers using bogus text messages. The text message may encourage you to download destructive malware such as 'Trojans' onto your phone/device.

Trojans

Trojans are destructive programs that contain malicious codes designed to give control of your computer to a hacker. Typically these are installed on your computer through an email that is sent asking you to click on a link to a website which looks like it is under construction. If the site is not genuine, a program may be downloaded onto your computer which can then be used to record your keystrokes the next time you sign on, and send them to the hacker. This has the potential to capture your security details.

The Society will never include links to its website for you to access our Online Service. If you receive an email that contains links to our website please contact us immediately. If in doubt always type in our full website address www.mhbs.co.uk into your browser manually.

Security - MHBS Helpful Tips

Top Tips for keeping your security details safe

- Keep your Customer Number and Account Numbers safe at all times.
- Avoid writing down your Password and Security Details. If you write them down because you think you might forget them, make sure it is in a way that will not be readily identifiable by someone else and keep them in separate places.
- Never disclose your security details to anyone, even if you share a joint account.
- The Society may ask for your Customer Number and specific characters of your Security Answers to help identify you on our system. We will never ask you for the full answers to any of your Security Details.
- It is advisable to change your Password regularly.

Log out properly when you have finished using our Online Service

Never leave your computer unattended when you are accessing your account online. For your security our Online Service will automatically log you out after a short period of inactivity.

Avoid using computers in public places

Try to avoid logging on to a secure site using a computer in a public place as you cannot be certain about the computer's security.

We do not recommend that you access your Online Service via public Wi-Fi hotspots, they may be very convenient but the way in which you have to connect to them can be very risky.

Use secure messaging whenever possible rather than email

As email is not a secure form of communication; it is safer to use the Secure Messaging Service, accessible from within our Online Service, when enquiring about your account.

Ensure you have up-to-date Anti-Virus software

The Society strongly recommends that you have up to date Anti-Virus software installed on your device. The more superior Anti-Virus programs have an Auto Update feature which updates your software to protect you against the latest viruses.

Protecting against Spyware

Spyware is a general term for hidden programs that invade your privacy. They collect information about you and send it over the internet without your permission. Sometimes it can hijack your computer and display unwanted advertising pop-ups. Spyware can slow down your computer and internet connection and at worst can pass on security details to criminals. The Society therefore suggests that you run an Anti-Spyware program frequently to remove any threats. Anti-Spyware programs can be downloaded free of charge from the internet.

Protect yourself using a Firewall

Firewalls are programs that protect your computer against unauthorised traffic to and from your computer and block unwanted internet activity. Like Anti-Virus software, Firewalls can be purchased from most computer stores.

You can always tell whether or not a connection is secure. Secure website addresses usually begin with the letters https: and your browser will display an icon, usually a closed padlock or an unbroken key.

While these symbols are good indicators that you are visiting a genuine site, you must be aware that spoof sites do exist and therefore you should never follow a link in an email to the Society's website, always type the website address www.mhbs.co.uk into your browser manually.

Accessibility

Commitment to Accessibility

The Market Harborough Building Society is committed to making its Online Service as accessible as possible to users with disabilities, including users who may be partially sighted, or have a physical disability. The design of our website includes a number of accessibility features including:

Changing font size

We have been careful to make sure that we have not fixed the size of the textual information on our Online Service so that visitors, who wish to, can alter the font size on the screen to make it easier to read. This is easily done with the use of the "Font Size Icon" option available in the top right hand corner of every page:



It is also possible to increase the size of the text by holding down the ctrl key on the bottom left of your keyboard whilst using the scroll wheel on the mouse to zoom in (or out) of the page.

Keyboard shortcuts

Keyboard shortcuts control various browser functions and are often a useful and quick way of navigating through a site.

For the majority of browsers, use your Tab key to navigate forward through links (use Shift + Tab to go backwards), and Enter to activate the link.

Many other keys can be used, and will vary depending on the browser and operating system you are using.

Images and alt tags

We have avoided using excessive graphics within our Online Service where possible to ensure quick download times and access to information which cannot be read if in image format.

Where images have been used we have added 'Alt' tags – text alternatives so that you will still know what the image is meant to convey even if it does not load or if you have chosen to browse with the images switched off or you are using an assistive technology like a screen reader to browse the web page rather than view.

PDF Documents

Our Online Service uses PDF (Adobe Acrobat) file format for the publication of large and complex documents. To download the documents, you must have Adobe Acrobat Reader installed on your PC. Adobe Reader can be downloaded free of charge from the internet.



Site layout

The main sections of the site can be found along the top of the page.

Report an accessibility problem

We are constantly working to improve the accessibility features of our Online Service and really would welcome your suggestions and comments.

If you encounter an accessibility or technical problem with any page on our Online Service, please email: [CustomersFirst](#) or call us on 01858 412250.