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MHBS Online Service FAQs

General

What does the Online Service enable me to do?

Once you have registered, you will be able to:

- check your balances;
- view/print out transactions (including interest earned/tax paid);
- make transfers to another MHBS account or your verified bank account;
- apply for new savings accounts;
- check your interest rates;
- rename your accounts to something personal to you; and
- send and receive secure messages with MHBS.

How do I register for the Online Service?

If you're an existing MHBS savings customer, simply select the 'Register' button at the top of our main website. You will register by completing a short application and setting up your security details (required to access the Online Service).

We will then send you an email with your customer number to confirm your registration has been successful.

New customers will complete registration when applying for an account online.

Am I eligible to open a savings account online?

This service is available to individuals and organisations looking to manage their savings accounts online. You must be 18 years of age or over and resident in the UK.

The Online Service is not available to third party signatories such as Powers of Attorney.

If you are a new customer, once you have decided which savings account you want, simply select the 'Apply now' button and follow the on-screen instructions.

If you have already registered for the Online Service, simply log on and select the 'Apply' tab. You will then be able to open your new account without entering your personal details again.

How do I open a joint savings account online?

There is a maximum of two applicants per joint account and you will need to provide full details of both applicants. The first named applicant will then complete their security details. The second applicant will need to register separately for the Online Service where they'll be asked to set up their own security details.

Where a joint account is opened online, it is on the understanding that either party may give authority for withdrawals and changes to account information.

For organisations there is a maximum of six signatories per account, you can choose to have up to two signatories to approve account changes and transactions; you must specify how many signatories you require to make approvals on application.

How do I close my account?

Simply log on and send us a secure message confirming which account(s) you want to close. Your funds will be sent to your verified bank account, following any notice period applicable to your savings account.

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How do I find the current interest rate on my account?

From your 'Home' page select the specific account you wish to find the current interest rate for. You will then see a small red arrow to the right of the account; this is a drop down menu. From there, select 'Interest and Tax Information'. This screen will display the current interest rate for the account you have selected.

For interest rates on all MHBS accounts please visit our main website mhbs.co.uk. This will allow you to view current and historic interest rates for all of our savings products.

How can I contact you?

- Call us on 01858 412250 Mon-Fri 9am to 5pm.
- Email us at customersfirst@mhbs.co.uk.
- Send us a secure message from your home page.

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Transactions

How do I add money to my savings account?

To send funds electronically to your MHBS account, you will need the following details:

Society Sort Code: 20-49-16

Society Account Number: 70608386

You must quote your 11 digit MHBS account number in the reference field.

You can also pay in at any of our branches. Please refer to our main website mhbs.co.uk for full details and opening hours.

How do I withdraw money online?

Simply log on and select 'Transfers' or use 'Quick Links' from your home page. You will then be given the option to transfer funds to another MHBS account or to send a payment to your verified bank account.

Is there a limit on how much I can withdraw online?

The daily limit for online withdrawals is £100,000.

How do I put my account on notice?

Follow the steps for withdrawing money online. Instead of selecting 'Transfer Now' select 'Transfer on Specific Date'.

The screen will advise you of the notice period applicable to your account and, if you are able to withdraw the funds early, it will show any interest penalty applicable.

How do I change/cancel a future dated transfer?

Simply log on, go to 'Transfers' then 'Pending Transfers'. Select the red arrow next to the transfer you wish to change, select 'edit' and amend you transfer as required.

How do I view my transactions?

Your transaction details can be viewed, printed and/or exported to your device. Simply log on and select the 'Accounts' tab or use 'Quick Links' from your home page.

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My Details

Where can I find my customer number?

Following your online registration, you will receive an email detailing your eight digit customer number.

If you have forgotten your customer number please call us on 01858 412250.

What happens if I forget my security details?

You can either use the 'Password Reset' link on the log in page to change your password or call us on 01858 412250.

To change your secret word or the answers to your security questions you will need to call us on 01858 412250.

How do I change my contact details?

You can change your email address, home and work telephone numbers in the 'My Profile' tab on your homepage.

If you need to change your address or your mobile phone number, please send us a secure message and we'll send you the relevant form to complete.

How do I change my verified bank account?

- Log on, then from the 'Messages' tab select 'Compose Message'.
- From the drop down menu select the secure message template 'Add a bank account'.
- Simply complete the relevant fields; then send.

We will carry out an electronic check to verify your bank account and will confirm by secure message once the changes have been made.

If we have been unable to verify your bank account electronically, we will let you know what you will need to send us to show that the account is yours.

How do I change my name?

Just let us know and we'll send you the relevant form to complete. We'll also need to see evidence of your new name such as your marriage certificate, passport, driving licence, decree absolute or change of name deed (original or certified copies only).

How do I add someone onto an account?

Send us a secure message to advise which account(s) you'd like to add another signatory to. We will then send you the relevant forms for completion.

How do I remove someone from a joint account?

The signatory wishing to be removed must advise us via a secure message. We can then remove their online access to the account.

MHBS Online Service FAQs

Strong Customer Authentication (SCA)

How does SCA work?

SCA affects accounts across all banks and building societies and you may also see changes if you shop online. When using your account online, SCA will require two of the following three elements:

- something you know
 - e.g. a password or a PIN
- something you have
 - e.g. a phone or PINsentry card reader
- something you are
 - e.g. a fingerprint or face recognition

For example, when you log into MHBS Online Service you will be asked to enter your password (something you know) and your one-time authentication code (something you have) to confirm your identity.

Can I opt out of SCA?

It's not possible to opt out of SCA because it is part of Europe-wide legislation (the revised Payment Services Directive, or PSD2) that changes how people make payments or service their accounts online. The regulations apply to all banks and building societies, not just MHBS.

Will SCA be used every time I log in?

Yes, SCA will be used every time you log into your MHBS Online Service.

Will it take me longer to log in?

SCA should only add a few seconds to your log in time – a small price to pay for the increased safety and security.