

# Adult & Child savers - Further information



## First steps

Once you have decided on the type of savings account you wish to open, the following information should be read in order to get your account up and running.



## Availability

Please check either online, with any of our branches or call our Member Services Team on 01582 765411 to confirm product availability.



## Identification requirements

We are required by law to check the identity of all account holders. Our leaflet 'Identification Requirements' provides details of the process we use to satisfy this requirement. Please ensure you read this leaflet and provide the relevant documentation that may be required. If you cannot provide the requisite documents, please contact 01582 765411 for further guidance.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed. When you apply online for a personal savings account, the Society will check your identity electronically at the time of application. If this does not work, we may require some additional documentation. If you already have an account with the Society, and the details we have about you have not changed, then we may not need to check your name and/or address. We reserve the right to carry out any further checks on your identity if we think we need to do so in order to comply with our legal obligations.



## Financial Services Compensation Scheme (FSCS)

It is important that you read the FSCS information sheet which is available in this booklet. It provides you with information about the protection of your savings deposits.

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

These savings products are covered by the FSCS.



## Opening an account for yourself or on behalf of a child

Some adult saver accounts may be opened online depending on availability.

If you do not wish to open an account online, please complete the application form, making sure you indicate which savings account you wish to open.

Sign and return the completed form, along with the required identification (as detailed in our Identification Requirements document), to one of our branches or directly to our Member Services Team at:

Member Services Team, Harpenden Building Society, FREEPOST SB165, Mardall House, 9-11 Vaughan Road, Hertfordshire, AL5 4HU.



## Opening or operating an account for someone else

Should you wish to open or operate an account on behalf of another person due to holding a Power of Attorney or Court of Protection Order you will need to obtain a copy of our form 'Operating an Account for Someone Else'. This is available in branch or can be downloaded from our website in the useful documents page in our savings section. This document should be returned with your completed application form by post to any of our branches or Head Office.



## Joint accounts

Unless the special conditions for a particular account specify otherwise, accounts can be opened in the names of two or more people (up to a maximum of 4). Although joint accounts can be convenient, it is very important that you understand the consequences of having an account in more than one name. A booklet "You and Your Joint Account" is available on request. For more information, please view our complete savings general terms and conditions for retail savings accounts on [harpendenbs.co.uk/useful-documents](http://harpendenbs.co.uk/useful-documents)



## Changing your mind

If you open a new account and then change your mind, as long as you tell us at any of our branches or our Head Office within 14 days after the contract is entered into (or, if later, 14 days from the day you first receive, on paper or electronically, the terms and conditions and other information relating to it) you can;

- have your money back; or
- switch to another available account

In this case, you will not have to;

- give any period of notice;
- lose any interest on the account you are closing; or
- pay any other charges.



## Harpenden Online

Once your account is open you can keep up to date with your savings balances and manage your savings accounts securely online by registering for Harpenden Online.

- Manage your accounts 24/7
- Check the balance of your account(s) and view your transaction history
- Request to transfer money between your Harpenden Building Society accounts
- Securely communicate online with our Member Services Team
- Request to transfer money directly by electronic payment to a nominated bank account (Minimum £100, Maximum £50,000 per day).

Register for Harpenden Online at: [www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)



## What you can do to protect your accounts?

You can help prevent misuse of your account by:

- Taking care of your passbook or bond certificate and other account information and letting us know as soon as possible if your passbook or bond certificate is lost. The best way to let us know is by telephoning us on 01582 765411;
- Letting us know as soon as possible of any change in your name, address, telephone number or e-mail address (if this is how we communicate with you), or if you do not receive any information that you were expecting to receive from us;
- Checking your statements, passbook or bond certificate regularly;
- Taking care when getting rid of information about your account (people who commit fraud use many methods such as "bin raiding" to get this type of information - you should take simple steps such as shredding printed material);
- Co-operating with us (or the police) in investigating transactions; and
- Never giving your account details or security information to anyone unless you know who they are and why they need them.
- Cheques made payable to the Society must also include details of the account holder(s) or the account number (for example, "Harpenden Building Society, account J Smith"); otherwise we will not accept them for payment into an account. This is to protect against fraud.

To view our complete Savers Terms & Conditions please visit our website: **SCAN ME**



[harpendenbs.co.uk/useful-documents](http://harpendenbs.co.uk/useful-documents)

For further assistance, please call or visit any of our branches, or call our dedicated Member Services Team. These details can be found on the back of this booklet.

# Cash ISA - Further information

## Cash Individual Savings Accounts (ISA) for over 18's

A Cash ISA allows you to avoid paying tax on a nominal amount of your savings. The amount you can save or invest in an ISA is referred to as the annual allowance. The allowance can change annually and is set by the Government.

You choose how you use your ISA allowance. You can split the amount you save into any combination of ISAs, Cash ISA, Stocks and Shares ISA, Innovative Finance ISA and Lifetime ISA, so long as the amount invested does not exceed the overall annual ISA allowance. Alternatively, you can save the full ISA allowance in a Cash ISA. Please check with your ISA provider for eligibility criteria.

Your annual allowance is for the whole tax year (6th April one year until 5th April in the following year), but you cannot invest more than the annual allowance in each tax year.

## Next steps

Once you have decided on the type of ISA account you wish to open, there are a few steps you need to follow to get your account up and running.

### STEP 1: AVAILABILITY

Please check either online, with any of our branches or call our Member Services Team on 01582 765411 to see if an ISA account can be made available to you. Accounts are subject to availability.

### STEP 2: FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

It is important that you read the FSCS information sheet contained within this booklet. It provides you with information about the protection of your savings deposits.

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

This savings product is covered by the FSCS.

### STEP 3: OPENING YOUR ISA ACCOUNT

Some ISA accounts may be opened online depending on availability.

If you do not wish to open an account online, please sign and return your completed form (along with the required ID as detailed in our Identification Requirements document), to one of our branches or directly to our Member Services Team at:

Member Services Team, Harpenden Building Society, FREEPOST SB165, Mardall House, 9-11 Vaughan Road, Hertfordshire, AL5 4HU

## Identification requirements

We are required by law to check the identity of all account holders. Our leaflet 'Identification Requirements' provides details of the process we use to satisfy this requirement. Please ensure you read this leaflet and provide the relevant documentation that may be required. If you cannot provide the requisite documents, please contact 01582 765411 for further guidance.

To open any available savings account(s) online - you do not need any identification with you, only an email address is needed. When you apply online for a personal savings account, the Society will check your identity electronically at the time of application. If this does not work, we may require some additional documentation.

If you already have an account with the Society, and the details we have about you have not changed, then we may not need to check your name and/or address. We reserve the right to carry out any further checks on your identity if we think we need to do so in order to comply with our legal obligations.

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[www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)

## Privacy notice

Data Protection regulations require Harpenden Building Society (the Society) to inform customers about how their personal data will be processed.

Personal data includes customer's name, addresses, financial information and other personal information needed for opening an account.

The Society will restrict its processing of your personal data to the minimum required to open and manage your account, update you on your account status and inform you of any new savings products.

Your personal information will be processed to comply with the Society's legal and regulatory obligations, to ensure that we continue to operate in a way to safeguard your investment.

The Society will not send you marketing material on any other services and will not share your personal details with any other organisation for marketing purposes, without your consent.

Your personal details will be stored securely by the Society and its specialist suppliers, in countries that have equivalent data protection rules, and will only be used to communicate with you whilst you have an account with the Society.

Further information on how the Society handles your personal data is available under the privacy policy on our website.

You are entitled to request the Society to restrict its use of your personal data. If you have any questions about how we manage your personal data, or wish to complain about this, please contact the Data Protection Officer in the first instance at: [privacy@harpendenbs.co.uk](mailto:privacy@harpendenbs.co.uk)

If you are not satisfied with the handling of your complaint by the Society, you can also make a complaint to the Information Commissioner's Office on: [ico.org.uk](http://ico.org.uk)

To view our Privacy Notice in full please visit our website: [harpendenbs.co.uk](http://harpendenbs.co.uk)

To view our Cash ISA Terms & Conditions please visit our website: **SCAN ME**



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