



Hanley
ECONOMIC
Building Society

**Online Banking and
Mobile Banking App
Terms & Conditions**



Hanley
ECONOMIC
Building Society

Contents

Introduction	4
Summary of Key Terms	5
1 Registering for Online Banking	6
2 Using the Mobile Banking App	6
3 Registered Devices	7
4 The Online Banking Services and Mobile Banking App Services	7
5 Joint Accounts	8
6 Your security obligations	8
7 Licence restrictions for the Mobile Banking App	9
8 Our responsibilities and availability of the services	9
9 Termination and suspension of services	10
10 Charges	10
11 Changes we may make to this agreement, Online Banking and the Mobile Banking App	10
12 General	11
13 Applicable law	11
14 Complaints	11
15 Glossary	12



We're able to provide this document in Braille, large print or audio cassette upon request. Your local branch will arrange this for you, or contact us on 01782 255000.

Hanley Economic Building Society Online Banking and Mobile Banking App Terms & Conditions

This document contains the terms and conditions and important information about using our Online Banking and Mobile Banking App and form a legal agreement between us. Through our Online Banking and Mobile Banking App, you can view and access information about your Account(s), give us instructions (if your Account(s) can be operated online) and use other services we make available from time to time.

Unless we tell you otherwise, these Terms do not change any of the terms and conditions that apply to the Account(s) you hold with us. We have a separate agreement with you for your Account(s), please see the General Terms and Conditions for Savings Accounts and the Special Conditions applicable to your Account(s).

You can ask us for a copy of this document and any other terms and conditions that apply to your Account(s) at any time.

Online banking and the Mobile Banking App are not available for some Hanley Economic Building Society accounts. Please see the Online Banking FAQ on our website for more information.

We advise you read all of the terms and conditions as you will be legally bound by them.

There are a number of important words and phrases used throughout these terms and conditions which start with a capital letter to show that they have been given a special meaning for the purposes of this agreement. Please see the Glossary section at the end of this document.

In these terms any references to "we", "us" or "our" mean Hanley Economic Building Society and "you", "you're" or "your" mean you, our customer.

Summary of Key Terms

The table below sets out a summary of where you can find some of the key terms relating to your use of Online Banking and the Mobile Banking App. However please make sure you read these Terms in full.

Term	Summary
How to register for Online Banking	Clause 1 sets out the process for registering to use Online Banking, and the information you'll need to log in.
Using the Mobile Banking App	Condition 2 sets out the terms for using the Mobile Banking App once you've downloaded it. You'll need to register your device and set up your Personal Security Information for logging into it. The device you register will need to be running a compatible version of the operating system (Apple's iOS or Google's Android) to use the App. You can only use the App if you're already registered for Online Banking.
The Online Banking and Mobile Banking App Services	Clause 4 sets out the Services provided on Online Banking and the App. You can view the details of your Account(s), your Account balances, interest rates and print and download statements. If your Account(s) can be operated online, you can pay money into your Account(s) and give us instructions to make withdrawals to your Nominated Bank Account. The General Terms and Conditions for Savings Accounts and Special Conditions which apply to your Account(s) continue to apply and set out the terms for paying money in and making withdrawals from your Account(s).
Keeping your information safe	Clause 6 sets out what you must do to keep your Personal Security Information safe when using Online Banking and the App. You must tell us as straight away if you know or suspect that someone else knows your Personal Security Information or has used or tried to use them, or if your Registered Device is lost or stolen. Call us on 01782 255000.
Suspension and Termination of the Services	Clause 9 provides information about suspension and termination of your access to and right to use Online Banking and the App. We can suspend or termination your access or right to use them in accordance with the terms and conditions applicable to your Account(s).
Changes we can make to this agreement	Clause 11 sets out when and how we may make changes to this agreement, including the reasons we may need to make changes and how we'll tell you about them.

1 Registering for Online Banking

- 1.1 You can register for Online Banking via our website at: thehanley.co.uk/online-banking and click "Register for Online Banking".
- 1.2 You must provide your personal details, your savings Account number, a valid UK mobile phone number and unique email address. You can also provide Nominated Bank Account details in the form of your current account, sort code and account number to withdraw from online accounts.
- 1.3 Once you've registered, we'll give you a User ID which you'll need to access Online Banking. You'll also need a Password. The User ID will be sent to you by post and a temporary password will be sent to the e-mail address you registered with, unless you created your own Password when opening a new online account.
- 1.4 You must log in for the first time with your temporary password (or the Password you created when opening an online account) via our website, not on our Mobile Banking App. On our home page find the 'Online Banking' page and click "Log in to Online Banking", here enter your User ID and password.
- 1.5 Once you've logged in for the first time, you'll be asked to set a new User ID, Password and memorable information unique to you, that you use from then on, known as your Personal Security Information. Once you've updated your log in details you can then download and use our Mobile Banking App.

2 Using the Mobile Banking App

- 2.1 You may only use the Mobile Banking App if you're registered for Online Banking, and you are accessing the Mobile Banking App using a Registered Device. You can download the Mobile Banking App from the Apple App store or Google Play store.
- 2.2 We grant you a non-exclusive, non-transferable, revocable licence to use the Mobile Banking App for your personal, non-commercial use and only on an Apple or Android device as permitted and in line with these Terms. All other rights in Online Banking and the Mobile Banking App are reserved by us.
- 2.3 Only you and us will have any rights under these Terms.
- 2.4 You must be aged 18 years or over to register for Online Banking and to be able to use the Mobile Banking App.
- 2.5 The first time you log into the Mobile Banking App as a new user or through a device that is not already registered to you with the Mobile Banking App, you'll be required to enrol with us by entering the Personal Security Information you use to log into Online Banking. After this, the device you're using will be linked to the App.
- 2.6 You can also choose to log into the Mobile Banking App by providing biometric information (i.e. Face or Fingerprint ID) or any other biometric means of identification that may be available on certain devices from time to time. If the use of biometric information is turned off on your device, you can still log into the App using your Personal Security Information.
- 2.7 If you're unable to register your device, or if you try to access the Mobile Banking App from a device that is not a Registered Device, you won't be able to use the App, using that device. If this happens, we'll provide information to help you access the App.
- 2.8 Your Registered Device will need access to the Internet for you to use the Mobile Banking App.
- 2.9 Your Registered Device must be running a compatible version of the operating system (Apple's iOS or Google's Android) to use the Mobile Banking App. We may issue updates to the Mobile Banking App from time to time through the Apple App store or Google Play store. You must download these updates and you should regularly check for updates as you may not be able to use the App until they have been downloaded. Apple is a trademark of Apple Inc. Google Play is a trademark of Google Inc.

- 2.10 We may stop supporting the Mobile Banking App on the version of the operating system running on your Registered Device. If this happens, you'll no longer be able to use the App until you have updated the operating system on that Registered Device, or you use an alternative Registered Device that is supported. You may also need to agree to new terms if you want to continue to use the Mobile Banking App and/or Services. We'll let you know through your mobile device if there is a new version of our Mobile Banking App.
- 2.11 Future versions of the App may also request push notifications to be enabled. If you enable push notification settings on your Registered Device, we'll send you notifications in accordance with the end user licence agreement applicable to the operating system for your Registered Device.

3 Registered Devices

- 3.1 There is currently no limit to the number of Registered Devices you can have linked to the Mobile Banking App.
- 3.2 If a Registered Device is de-registered, you won't be able to access the Mobile Banking App on that device again until you register the device again, following the process as described in clause 2.5 above.
- 3.3 We have the right to prevent you from accessing the Mobile Banking App using any of your Registered Devices if we detect that your device has been compromised in any way. For example, if we detect unauthorised or malicious software, or that it may carry a virus.
- 3.4 You can de-register a Registered Device on the Mobile Banking App, using the 'Forget this Device' functionality. Further details can be found within the Mobile Banking App on how to use this.

4 The Online Banking Services and Mobile Banking App Services

- 4.1 You can use Online Banking and the Mobile Banking App for the following Services:
- view and check your Account(s) balances;
 - view payment transactions on your Account(s);
 - view and download or print statements;
 - if your Account(s) can be operated online, give us instructions to make a payment to your Nominated Bank Account;
 - deposit money into your Account(s);
 - change your contact telephone number and email address;
 - communicate with us through secure messaging;
 - update your marketing preferences; and
 - view the interest rate(s) applicable to your Account(s).
- We may also make other services available from time to time.
- 4.2 The functionality and features of the Services may vary depending on the type of device, the version of the operating system and the version of the Mobile Banking App you are using.
- 4.3 You may be able to access different services and features depending on the different Accounts you hold with us. For branch specific Accounts you'll be able to view your account online but will not be able to instruct payments.
- 4.4 If you give us instructions to make a payment to your Nominated Account via Online Banking or on the Mobile Banking App, the payment will be processed by us manually. This means it will be processed within our Normal Business Hours.
- 4.5 The terms and conditions which relate to making payments into your Account(s) and withdrawals by Electronic Payment or Internal Transfer, as set out in your Account terms and conditions continue to apply, including:

- the cut-off times for providing us with instructions to make a payment,
- the time it takes for a payment to reach the bank/building society at which the Nominated Bank Account is held;
- how you can withdraw or cancel an instruction to make a payment; and
- the transaction limits that apply to your Account(s).

Please see the General Terms and Conditions for Savings Accounts and any Special Conditions applicable to your Account(s).

- 4.6 You can only instruct us to send funds to your Nominated Bank Account which must be in the same name as the Account you hold with us. You cannot send funds to a third-party account.
- 4.7 Please also see the terms and conditions applicable to your Account(s) for details about unauthorised payments and disputed transactions. You'll be responsible for all losses arising from unauthorised transactions where you have acted fraudulently, or where you have deliberately or with gross negligence failed to comply with any of the requirements of these terms and conditions (including to keep your Registered Device and Personal Security Information safe, or you fail to notify us if you know or suspect someone else knows your Personal Security Information or tried to use it).
- 4.8 You can manage how the Mobile Banking App accesses your device or information using privacy settings on your Registered Device. For more information about how we use your information and information about the cookies and similar technologies we use, please see our Privacy Notice and Cookies Policy.
- 4.9 We may make changes to the Online Banking Services and/or Mobile Banking App Services from time to time, that we'll ask you to agree to through the website or the App in order to continue using the Services. For example, software updates, or to add or improve new functionality or remove of any out-of-date functionality.

5 Joint Accounts

- 5.1 If you hold a joint Account or wish to open a joint Account, both Account holders are eligible to register for Online Banking and the Mobile Banking App. However, each Account holder will have their own Personal Security Information. We can only accept one registration per email address or phone number.
- 5.2 If you have a joint signature Account that requires more than one accountholder to sign for a withdrawal, you won't be able to have access to Online Banking or the App.
- 5.3 As a joint Account holder these terms and conditions apply to you individually and jointly with the other Account holder(s).

6 Your security obligations

- 6.1 You must take all reasonable precautions to keep safe and prevent fraudulent use of your Registered Device and Personal Security Information. You must keep your Personal Security Information in accordance with the terms and conditions that apply to your Account and any other instructions or guidance regarding security that we publish from time to time, for example on our website. In particular, you should:
 - (a) make sure you log out at the end of your session;
 - (b) keep your Personal Security Information unique to you;
 - (c) once you've logged into Online Banking or the Mobile Banking App, do not leave your Registered Device unattended or let anyone else use it; and
 - (d) follow all security measures provided by the manufacturer of your Registered Device.
- 6.2 You must not use Online Banking or the Mobile Banking App on any device which has been modified outside the manufacturer's operating system, including devices which

have been “jail-broken” or “rooted”. These devices have had their security features changed in order to work, which makes them less secure.

- 6.3 To increase the security, we'll automatically log you out of Online Banking or the Mobile Banking App after a period of inactivity. We may also block your access to Online Banking or the App if you incorrectly enter your Personal Security Information a number of times in a row. You'll need to call us on 01782 255000 reset your log in details of this happens.
- 6.4 Once you are registered, we won't ever phone or send you an email asking for your Personal Security Information (or ask anyone to do so on our behalf). If anyone contacts you asking you to provide your Personal Security Information, they are likely to be a fraudster and you must not disclose your information to them. You should report any such requests to us as soon as possible.
- 6.5 You must tell us as soon as possible if you know or suspect that someone else knows your Personal Security Information or has used or tried to use them, or if your Registered Device is lost or stolen, you should contact us straight away on 01782 255000. If your personal details change, or if you change your mobile phone number, you must tell us straight away.
- 6.6 Online Banking and the Mobile Banking App use a high level of encryption, which may be illegal in some countries outside of the UK. You should not access the services from countries where this is not permitted by local law. We shall not be liable for any loss, damage or other outcome suffered by you as a result of you breaking any local law by using the Services from outside the UK.

7 Licence restrictions for the Mobile Banking App

- 7.1 You use the Mobile Banking App under licence from us on the following terms. In using the Mobile Banking App you must:
 - (a) use the Mobile Banking App only on a Registered Device that you own or control;
 - (b) not sub-licence, assign or claim to exercise any rights in relation to the Mobile Banking App;
 - (c) not copy, or reverse engineer, amend, alter or adapt any part of the Mobile Banking App; and
 - (d) not use the App in any unlawful or malicious manner or in any manner inconsistent with these terms and conditions.
- 7.2 The licence starts when you have downloaded the Mobile Banking App and logged in for the first time, and will continue until you stop using the App, or we terminate or suspend use of the licence in accordance with clause 9 below.
- 7.3 All intellectual property rights in the Mobile Banking App belong to us and/or our licensors. You have no intellectual property rights in, or to the Mobile Banking App, other than right to use the App in accordance with these terms and conditions.

8 Our responsibilities and availability of the services

- 8.1 We'll make reasonable efforts to ensure that you can access Online Banking and/or the Mobile Banking App 24 hours a day. However, there may be occasions where you won't be able use Online Banking and/or the Mobile Banking App, for example when we are carrying out maintenance or updates. We'll do our best to put a notice on our website, where we know in advance that access to Online Banking and/or the Mobile Banking App will be interrupted.
- 8.2 We won't be responsible to you if we are unable to provide any of the Online Banking Services and/or the Mobile Banking App services, in part or in full because of abnormal or unforeseeable circumstances beyond our reasonable control, the consequences of which would have been unavoidable despite all efforts to the avoid it. This includes the failure of any systems or communications e.g. mobile network coverage, or having to comply with any legal or regulatory requirement.

9 Termination and suspension of services

- 9.1 You can cancel this agreement at any time within a period of 14 days after you have received a copy of these Terms or you can end this agreement at any time by contacting us by telephone or in branch, or by sending us a secure message via Online Banking or the Mobile Banking App. You can also end this agreement for the Mobile Banking App by simply deleting the App from your Registered Device.
- 9.2 We can suspend or end this agreement and your right to use Online Banking and/or the Mobile Banking App in accordance with the General Terms and Conditions for Savings Accounts, applicable to your Account(s). If we do this, we'll try to tell you in advance and explain our reasons for doing so, or if we cannot, we'll tell you as soon as possible afterwards. However, we don't have to tell you or give you a reason if doing so would compromise our reasonable security measures or it would be unlawful to do so. We'll issue replacement Personal Security Information and restore your access to Online Banking and/or the Mobile Banking App as soon as possible after the reason for us suspending access has ended.
- 9.3 We can end this agreement and your right to use Online Banking or the Mobile Banking App in accordance with the General Terms and Conditions for Savings Accounts, applicable to your Account(s). If we do, we'll give you any notice we are required to give you under your Account terms and conditions, or we'll tell you after we have terminated the agreement through one of the ways in which we communicate with you under the terms and conditions applicable to your Account(s), provided we are not prevented from doing so by law.
- 9.4 It's your responsibility to delete the Mobile Banking App from your Registered Device if you change or dispose of your Registered Device, cancel the agreement under clause 9.1, or we terminate the licence under clause 9.3 above.

10 Charges

- 10.1 We don't currently charge for the use of Online Banking or the Mobile Banking App, however we reserve the right to introduce charges. Please see clause 11 for the circumstances in which we may change these Terms and introduce charges.
- 10.2 It's possible there are other taxes or costs that may apply to your use of Online Banking and/or the Mobile Banking App that are not paid or imposed by us. For example, your mobile network provider may charge you for your data usage relating to using Online Banking and/or downloading and using the App.

11 Changes we may make to this agreement

- 11.1 We can make changes to these Terms for one or more of the following reasons:
 - (a) to reflect changes or anticipated changes in law or regulations, or to respond to a decision by a court, ombudsman or regulator;
 - (b) to meet any relevant regulatory requirements;
 - (c) to reflect new (or changes to) statement and codes of practice or industry guidance designed to enhance consumer protection;
 - (d) to reflect changes in technology and to reflect changes to the functionality of your Account(s), Online Banking and/or the Mobile Banking App;
 - (e) to correct any mistakes in the way the terms and conditions are drafted or to change the drafting to make them fairer or clearer to you (such a change would never be to your detriment).

We may also make changes to introduce or change existing charges in connection with providing Online Banking and/or the Mobile Banking App for any the reasons above or to reflect changes in our costs, including administrative costs and costs involved in providing the services and facilities.

Any change we make under this clause 11.1 will be proportionate to the circumstances giving rise to the change.

- 11.2 If we want to make a change which is to your advantage, we can do that for any reason.
- 11.3 We can make changes to these Terms as follows:
 - (a) A change which is not to your disadvantage may be made immediately and without prior notice. We'll tell you about the change either via email or on our website;
 - (b) If the change is to your disadvantage, we'll give you personal notice by letter or email (if you have told us you want to be contacted in this way) at least 30 days' before we make the change.
- 11.4 At any time within 30 days of us telling you about the change, you can end this agreement in accordance with clause 9.1. However, if we don't hear from you before the change comes into effect, we'll assume you have accepted the change.

12 General

- 12.1 We can transfer all or some of our rights under these Terms to someone else at any time.
- 12.2 If any clause or term of these Terms are found to be unenforceable, this will not affect the validity of the other terms.

13 Applicable law

- 13.1 These Terms are in English and any communications we send to you will be in English.
- 13.2 The law applicable to these Terms and the courts having jurisdiction in the event of any dispute shall be as set out in the terms and conditions applicable to your Account(s).

14 Complaints

- 14.1 If we don't deliver the standard of service you expect in connection with Online Banking and/or the Mobile Banking App or you think we have made a mistake, please let us know. We will investigate and where possible put matters right as soon as possible.
- 14.2 You may make a complaint at any time by talking to us over the phone, face to face, in writing, sending us a secure message, or by emailing us. Our procedure is outlined in our 'Complaints Procedure' leaflet available on our website.
- 14.3 Please also see the terms and conditions applicable to your Account(s) for further details about how you can complain, and your right to refer your complaint to the Financial Services Ombudsman in the event we are unable to resolve your complaint to your satisfaction.

15 Glossary

<p>Account(s) means certain Hanley Economic Building Society savings accounts which are in your name or held jointly with someone else.</p>
<p>Electronic Payments means payments made into or out of your Account(s) via electronic banking systems, including Internal Transfer, faster payment and BACS.</p>
<p>Face or Fingerprint ID means the method of identification and authentication linked to digital recognition of your face or fingerprint, from the biometric information saved on your Registered Device, for the purposes of using the Mobile Banking App.</p>
<p>Internal Transfer means a transfer of money you make to another Account you hold with us, including joint accounts</p>
<p>Mobile Banking App or App means the Hanley Economic Building Society Mobile Banking application (or any subsequent version) which allows you to view and manage your Account(s) via a Registered Device.</p>
<p>Mobile Banking App Service(s) means the services available through the App set out in clause 4 or as amended from time to time.</p>
<p>Nominated Bank Account means an account with another United Kingdom (UK) bank or building society that you have chosen to receive payments from your Account(s) held with us. It must be in your name, either solely or jointly with others.</p>
<p>Normal Business Hours means 9am to 5pm Monday to Friday, 9am to 4pm on Saturday.</p>
<p>Online Banking means the service we provide via a secure site over the internet, that allows you to obtain information about your Account(s) from us and instruct us to carry out transactions on your Account(s).</p>
<p>Online Banking Service(s) means the services available through Online Banking as set out in clause 4 or as amended from time to time.</p>
<p>Password means the combination of characters, words or alphanumeric data chosen by you as part of your Personal Security Information, when registering for Online Banking.</p>
<p>Personal Security Information means the User ID assigned to you, and the Password chosen by you, when registering for Online Banking. This information can be used to log in to Online Banking or the Mobile Banking App.</p>
<p>Registered Device means any compatible device that has been securely linked to the Mobile Banking App.</p>

Terms means these terms and conditions which form a legal agreement between us for your use of Online Banking and the Mobile Banking App.

User ID means the unique alphanumeric identifier assigned to you by us as part of your Personal Security Information, when registering for Online Banking.

Registered Head Office:

Granville House, Festival Park, Hanley, Stoke-on-Trent,
Staffordshire ST1 5TB

01782 255000

Email: savingservices@thehanley.co.uk

Branches at:

Biddulph, Cheadle, Festival Park, Longton, Newcastle,
Stone and Hanley City Centre



thehanley.co.uk

