

## Online Banking Guidance

### What is Online Banking?

Online Banking is Hanley Economics online service that allows you to view most of your personal savings' accounts and transact on your online savings accounts using a computer, mobile, tablet or other device.

Online banking is not available for all Society accounts. Please refer to Online Banking FAQ on our website for more information.

Unless we tell you otherwise, this Online Banking guidance does not change any of the Terms and Conditions that relate to your existing savings accounts, we have separate account or service agreements with you for these.

For information on how we use your personal information, please refer to our Privacy policy information.

### Registering for Online Banking

To register for this service, you must complete the Registration Form on the Online Banking Page of our website. This is then submitted to the Online Banking Team who will process your registration.

For new accounts, the initial deposit must be made into the account within 10 working days of the account opening.

No funds can be transferred out of the account for 10 working days after the original deposit was made.

### What are the Additional Services that Online Banking Allows?

Customers who are registered for Online Banking can:

- Check account balances
- View transactions
- View statements
- Transfer money between Hanley Economic Savings accounts
- Send money to a Nominated Bank account – which must be in the same name as the account holder
- Deposit money to a Hanley Economic Online savings account
- Change your contact details
- Send secure messages to the Online Banking Team
- View your current interest rate

For branch specific accounts you will be able to view your account online but will not be able to transact online.

## Keeping Your Login Information Secure

When you register to use Online banking, we will give you a User ID and password which you will need to access the online service. The User ID letter will be sent to you by post and a temporary password will be sent to you by e-mail, this should be changed when you login for the first time.

You must always keep your log in details secure and not share them with anyone, including any joint account holders. We will never phone, text or email you asking for your password or memorable information.

You must tell us as soon as possible if you know or think that somebody else knows your details. You should do this by sending us an e-mail to [savingservices@thehanley.co.uk](mailto:savingservices@thehanley.co.uk) or by telephoning us on 01782 255000 and selecting the Online Banking Team option.

As soon as you tell us about this, we will prevent transactions being carried out on your account using the Online Banking service until your login information has been replaced. We may also stop or block the use of your login details under other circumstances – please refer to the Terms and Conditions that apply to your account for further details.

## Joint Accounts

If you hold a joint account or wish to open a joint account, both account holders are eligible to register for Online Banking, however if you have a joint signature account that requires both parties to sign for a withdrawal, you will not be able to have access to online banking. We can only accept one registration per email address.

## Online Banking Withdrawals and Receipts

When applying for an online savings account, a passbook will not be provided.

Transactions in a branch will only be permitted in the event of an emergency, however you will need to provide identification for both personal and address verification if this situation arises.

Withdrawals can be made from your account online by transferring funds to your nominated bank account. The maximum withdrawal by transfer is £10,000 per person, per day.

You can pay into your account online via internal transfer from another Hanley Economic savings account, or via a debit card. The maximum deposit is £20,000 per person, per day (dependant on individual account Terms and Conditions).

Calls are recorded for training and dispute resolution purposes. Calls will be charged as per the standard "01" BT landline number, plus your phone company's access charge. Other landlines may vary and calls from mobiles may cost considerably more. The actual cost you are charged will depend on your phone provider. All our mortgage and savings products are available to UK residents only. Hanley Economic Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 206024.