

## Mansfield Building Society 'Mansfield Online' Terms & Conditions

These terms and conditions apply to your use of Mansfield Building Society's "Online" service. They should be read in conjunction with the General Savings Account Terms and Conditions and the specific account terms and conditions which apply to your account. In the event of any inconsistencies, the account specific terms and conditions will apply.

### Accessibility

As well as large print, we can also provide an audio copy of this information, on request.

### Use of your Personal Data

At Mansfield Building Society we take your privacy seriously. Personal information you provide to us and how we process this will depend on the products and services you apply for and (if your application is successful) obtain from us.

Full details of the types of personal information we collect from you, how we use, store and share this information, together with your individual rights, can be found in our Privacy Notice, a copy of which can be accessed at [mansfieldbs.co.uk/privacy-notice](https://mansfieldbs.co.uk/privacy-notice), by picking up a copy from any of our branches or you can ask us to post you a copy.

### 1. Definitions

In these conditions, unless the context requires otherwise:

**"account"** means any savings account with us which is held either in your own name or jointly with somebody else;

**"account holder"** and **"applicant"** means the person(s) in whose name the account is held or is to be held;

**"activation key"** means the code we send to you to be used the first time you access your account details using Mansfield Online or when your use of Mansfield Online is being reactivated;

**"agreement"** means Mansfield Online terms and conditions;

**"authentication code"** or **"two factor authentication"** means the code provided to you (by telephone call or text message) as an enhanced security feature;

**"Mansfield Online"** or **"Click Mansfield"** mean the service we provide to allow you to obtain information from us, view your savings account(s), carry out transactions on your online savings account and open new online account(s);

**"nominated bank account"** means a UK bank or building society account in your name that you can transfer money from and send money to.

**"online savings account"** means any savings account with us which is held either in your own name or jointly with somebody else that can be opened and operated online only;

**"password"** means the combination of letters, numbers and other characters you select when you register for Mansfield Online, as amended by you from time to time, which is used to verify your identity when you access Mansfield Online;

**"User ID"** means the unique number we give you to identify you when you access Mansfield Online;

**"Society"** **"we"** **"us"** and **"our"** refers to Mansfield Building Society;

**"security details"** means any information, processes or security procedures we ask you to provide or use to give us instructions via Mansfield Online;

**"secure message facility"** means secure communication system which can be accessed through Mansfield Online;

**"working day"** means a day other than a Saturday, Sunday or bank holiday.

**"you"** and **"your"** means the customer who registers with us to use Mansfield Online.

### 2. Who can register to view or operate accounts?

2.1 Mansfield Online is available to individuals aged 16 and over for savings accounts, joint account holders, operators of children's accounts, accounts held by trustees and authorised signatories for non-individual and deposit account(s) on which they have authority.

2.2 All Society savings accounts can be viewed online however only designated online savings accounts can be opened and operated online, including the facility to transact.

2.3 For non-individual and deposit account(s) that choose to view the account online, you are agreeing for only one authorised signatory to access the account via our Mansfield Online service.

2.4 For new online accounts only, if the individual is aged under 18, we will require full ID. Details of what ID we can accept can be found in our You and Your Savings Account leaflet.

2.5 Mansfield Online is not available for mortgage customers to view their mortgage account.

### **3. Joint accounts**

3.1 Joint accounts can be viewed by either joint account holder.

3.2 Each joint account holder must register separately for access to their account(s) using our Mansfield Online service and must always use their unique User ID and password. An activation key will be required for the initial access to the system.

3.3 By applying to register for Mansfield Online you confirm your joint account holder(s) are happy for you to access your joint accounts via our Mansfield Online service.

3.4 For new online accounts only, joint accounts can be operated by either account holder. Mansfield Online cannot be used if two or more account holders are required to jointly authorise transactions.

3.5 For new online accounts only, each joint account holder will be required to provide a nominated bank account in their own name, or a nominated bank account in joint names (of both account holders).

3.6 We will suspend your use of Mansfield Online immediately if we are notified at any time by a joint account holder that they wish to change the account mandate to require joint authorisation or if we are notified of a dispute between account holders.

### **4. Online service availability**

4.1 Whilst the Mansfield Online service is designed to be used with a range of internet browsers and equipment, it is your responsibility to provide compatible equipment and software with which to access Mansfield Online and take all reasonable steps to keep it free from viruses and other malicious software.

4.2 Mansfield Online is intended to be available 24 hours a day, 7 days a week. Mansfield Building Society will use its best endeavours to make the service available on a continuous basis. However, the Society cannot accept responsibility for any loss or inconvenience caused should Mansfield Online be unavailable, for instance for maintenance, updates or due to technical problems. Where possible we will provide you with notice of any planned period of unavailability.

4.3 Mansfield Building Society shall at all times own the copyright and any other rights to the material on this website. You are not permitted to download, reproduce, store or transmit any information on this website other than for your own personal use without our permission.

4.4 Mansfield Building Society cannot guarantee that this site is free from technical defects or viruses and will not be responsible for any loss or inconvenience arising from such technical issues.

### **5. Security**

5.1 You must keep your security details safe and secure at all times. In particular, you must:

(a) not disclose your security details to anyone else (including any joint account holder or Mansfield Building Society employee). You must not write them down or otherwise record them in a form that would be recognisable by anyone else;

(b) take all reasonable care to ensure that no-one sees your security details when you use them;

(c) not allow anyone else to use any of the computer or electronic equipment you use to access the Mansfield Online service without taking adequate precautions;

(d) ensure you have fully logged out of Mansfield Online when you are not using it;

(e) follow any instruction we give you from time to time regarding the safe keeping and use of your security details or other matters relating to the security of your account. In the event that we contact you, we may ask for your User ID but we will **never** ask you for your password.

5.2 When you register to use Mansfield Online we will ask you to select a password (which must be between 8 and 64 characters in length and must be made up of a combination of letters, numbers and other special characters). You will need to remember this to access Mansfield Online. You must keep the security details secure.

5.3 Once your registration has been accepted by us and your identity confirmed, we will write to you with your User ID and activation key. You must not disclose the activation key to anyone before using it. If it is not used within 14 days of issue, it will expire and you will need to contact us to re-activate it.

5.4 Every time you login to Mansfield Online, you will receive an authentication code that will be provided by text message or voice call to your mobile phone or other preferred communication device. Login will not be possible without this. An authentication code will also be required for changes to security details (password), withdrawal requests and change of contact details.

5.5 You must notify us as soon as possible by calling us on 01623 676363 or by emailing us at [onlinesavings@mansfieldbs.co.uk](mailto:onlinesavings@mansfieldbs.co.uk) if you discover or suspect that:

- (a) someone else knows your security details; or
- (b) someone else (other than a joint account holder) is trying to access your account without your authority.

5.6 If you notify us under Condition 5.5 or if we reasonably believe it is necessary in order to protect either your security details or your account, we may suspend the use of your security details as a means of accessing your account. As soon as the reason for the suspension has ended we will ask you to reset your security details.

5.7 Provided you have not acted fraudulently or you have not, intentionally, or with negligence failed to take reasonable steps to keep your security details safe (for example if you have failed to comply with your obligations in conditions 5.1, 5.2, 5.3 and 5.5 above) you will be liable for only the first £35.00 of any unauthorised withdrawals from your account(s) which are made before you notify us in accordance with clause 5.5 above. However, you will not be liable for any withdrawals after you have notified us of the loss, theft or unauthorised use of your security details, unless you have acted fraudulently.

5.8 In the event of a dispute regarding whether or not you originated a transaction or instruction through our Mansfield Online service, you agree to co-operate with us, the police and/or our insurers in any investigations.

5.9 We cannot guarantee that information passing over the internet will remain confidential or will not be interfered with or disrupted and your use of the Mansfield Online service will indicate your understanding and acceptance of this risk.

5.10 If you fail to provide the correct security details three times in a row we will block further online access to your accounts. You must follow the online instructions "ForgottenDetails?" to re-enable use of the Mansfield Online service.

5.11 We are entitled to terminate or suspend our online service to you if we have reasonable grounds to believe that you have attempted to gain access to our programs, or to accounts of other members, or have attempted to introduce viruses or other malicious programs into our services.

5.12 If you do not receive an expected email notification from the Mansfield Online service check your 'junk' or 'spam' folder within your email client. If the email is there mark the sender [onlinesavings@mansfieldbs.co.uk](mailto:onlinesavings@mansfieldbs.co.uk) as a trusted sender or mark the message as 'not spam'. Future emails sent from [onlinesavings@mansfieldbs.co.uk](mailto:onlinesavings@mansfieldbs.co.uk) should then appear in your inbox as expected.

5.13 The Mansfield Online service is intended for use in the UK only. We do not recommend and would actively discourage you from accessing your account from any public internet access point such as a library or other public Wi-Fi network. We also do not recommend using a password saving function.

## **6. Transaction Instructions, Account Closures and Statements (online accounts only)**

6.1 Once you have confirmed a withdrawal by providing the requested security details including two factor authentication, your consent to the transaction will be deemed to have been given. Consent can be withdrawn at any time up to 4.30 p.m. on the working day before the processing of the transaction, using the Transfers menu in Mansfield Online.

6.2 Once your account has been debited, your instruction cannot be cancelled or amended.

6.3 Requests received after 2.30 p.m. on a working day, or not on a working day, will be deemed to have been received on the following working day.

6.4 We will send all withdrawal requests via electronic payment, subject to any notice period, to your nominated bank account only. Electronic payments will normally be credited to your nominated bank account no later than the end of the next working day following the working day on which the withdrawal is processed by us.

6.5 Unless a transaction is to close an account, the minimum withdrawal amount is £10. The maximum withdrawal per transaction is £25,000. There is normally a £25,000 withdrawal limit per person per day unless we agree otherwise.

6.6 Transfers to any other account you hold in your name with us will, subject to any notice period, be credited to your other account on the working day on which the withdrawal is processed by us.

6.7 We will be entitled at any time to refuse to act on instructions given via Mansfield Online, or to ask you to confirm them in writing, if for any reason we think they were not given by you or were not clear. If we refuse an instruction, we will inform you in writing as soon as practical and provide the reason for the rejection, unless we are prevented from doing so for legal reasons or where it would compromise our reasonable security measures.

6.8 We can also refuse to act on any instructions which would mean you would not be keeping to these Mansfield Online terms and conditions, the terms and conditions applying to your account or the General Account Terms and Conditions that apply to all savings accounts.

6.9 To open or operate an online account you must provide us with a nominated bank account which is a UK bank or building society account that you can transfer money from and send money to. The bank or building society account that you nominate with us must be operated in the UK and have a valid UK sort code and account number. The nominated bank account must be held in your name. Withdrawal requests will not be accepted until your nominated bank account has been validated. You should allow up to three working days for this process to be completed. Where proof of ownership cannot be confirmed electronically we may require further information from you.

6.10 All deposits into your online savings account must come from your nominated account and any withdrawals from your online savings account (including where applicable interest payments) will be sent to your nominated account. If you haven't registered a nominated account with us, or if you send payments from an account other than your nominated account, your payments will not be accepted and will be returned.

6.11 If you want to add or change your nominated account, you can do so by logging into Mansfield Online, selecting Your Bank Account and following the on-screen instructions.

6.12 Account statements are not issued, but transactions can be viewed online and printed at any time.

6.13 The Society may delete from Mansfield Online information concerning transactions that are more than three years old.

## **7. Electronic Transfers (online accounts only)**

7.1 Money paid into your online account including the initial deposit must be received from your nominated account only using our account details as follows:

- Bank: Barclays Bank plc
- Account Name: Mansfield Building Society
- Sort Code: 20-55-70
- Account Number: 10613185
- Roll or Reference No Number: This is the 8 digit Mansfield Building Society account number which is printed on any account documentation. **This number is unique to you and must be provided.**

You must quote your Mansfield Building Society account number within the reference field on the payment instruction. If it is not provided the payment will be returned.

## **8. Liability for loss**

8.1 We will not be liable to you for any loss or damage whatsoever if:

- (a) we do not act on your instructions or provide you with account information for any reason set out in these conditions; or
- (b) we are unable to act on your instructions or provide you with account information because of something we cannot reasonably control such as failure or disruption of the internet; or
- (c) we need to suspend access to our website for maintenance, technical, security or any other reason.

## **9. Deregistration**

9.1 If you no longer wish to use Mansfield Online at any time you should let us know by secure message or in writing. The cancellation request will be processed within 5 working days after its receipt by us.

9.2 If you do not use Mansfield Online for 14 months your User ID will be suspended.

## **10. Charges**

10.1 We currently make no charge for using Mansfield Online but we reserve the right to introduce and/or vary a charge in the future and will give you at least 30 days notice before doing so. If you do not notify us that you object to the charge or varied charge before it comes into effect, you will be deemed to have accepted it.

## **11. Changes to these terms and conditions**

11.1 We can change this Agreement by notifying you personally via Mansfield Online, by email or by post not less than 30 days before the change comes into effect if this change is to your detriment. If you do not notify us that you object to a change before it comes into effect, you will be deemed to have accepted it. Other changes may be made without notice.

## **12. Communications**

12.1 By registering to use the Mansfield Online service you are agreeing that we may send account and system notices and information to you by email at the latest email address held in the Mansfield Online service.

12.2 If you change your email address you must notify us by updating your details within Mansfield Online in order that notifications of secure messages can still reach you.

12.3 The secure message facility within the online system cannot be used for notifying us of any material changes to your account. Material change includes name and correspondence address. Such changes to your account must be notified to us in writing.

12.4 We reserve the right not to act on any instructions if they are contrary to these terms and conditions or those that apply to your account.

## **13. Severance**



13.1 Each of the provisions of this Agreement is severable from the others and if at any time any one or more of such provisions becomes illegal, invalid or unenforceable, this will not impair or affect the legality, validity or enforceability of the remaining provisions.

#### **14. Law and jurisdiction**

14.1 This Agreement and the relationship between you and us shall be governed and construed in accordance with the laws of England and Wales.

#### **Mansfield Building Society**

**Regent House**

**Regent Street**

**Mansfield**

**NG18 1SS**

**Online Team – 01623 676363 (available Mon - Fri: 9:00\* - 16:30 (\*Weds from 10:00))**

**E-mail: [onlinesavings@mansfieldbs.co.uk](mailto:onlinesavings@mansfieldbs.co.uk)**

The Mansfield Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference number 206049.

## Staying safe online

**At Mansfield Building Society we take the security of your information very seriously and detailed below are some helpful hints and tips to help keep your personal information and your online activity secure.**

### Secure pages

Not all websites are secure and you cannot always tell whether or not a connection is secure. Secure website addresses usually begin with <https://> and your browser will display an icon, which is usually a closed padlock. This is a good indicator that you are visiting a trusted site but you must be aware that bogus web sites do exist and therefore you should never follow a link in an email to the Society's website. Please ensure that you type our website address [mansfieldbs.co.uk](https://mansfieldbs.co.uk) into your browser manually.

### Keep your security details safe

Keep your User ID, password and account numbers safe at all times. Avoid writing your User ID and password down. Never disclose your security details to anyone, even if you share a joint account. The Society may ask for your User ID to help identify you on our system, however we will **never** ask for your password. We strongly recommend that you change your password regularly.

### Phishing emails

Fraudsters can also target customers using bogus emails which encourage you to follow a link from the email to a spoof site to re-register, sign in, confirm or change your security details. The Society will not contact you in this way to use its online system or ask you to change your online information. If you receive any email asking you to do this please contact us immediately.

### 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 bogus website. If the site is not genuine, a program may be downloaded onto your PC which can then be used to record your keystrokes the next time you log in, and send them to the hacker. This has the potential to capture your security details. To protect yourself, the best defence against Trojans is to never open an email attachment or run a program when you aren't certain of the source, which includes all files downloaded from peer-to-peer programs or websites. In addition, always keep your software up to date especially for important programs like your operating system and browser.

### Log out properly when you have finished using Mansfield Online.

Do not leave your computer or device unattended when you are accessing your account online. For your security our online system, Mansfield Online, will automatically log you out after a few minutes of inactivity.

### Use secure messaging rather than email

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

### Protecting your PC

- **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 PC. Most anti-virus programs automatically update themselves 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 pop-ups. Spyware can slow down your computer and internet connection and, at worse, can pass on security details to criminals. The Society therefore suggests that you run an Anti-Spyware program frequently to discover and remove any potential threats.

- **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. Most modern operating systems, such as Microsoft Windows, come with a Firewall installed. You should ensure that this is running at all times.
- **Avoid using computers in public places** - You should avoid logging on to a secure site using a computer in a public place as you cannot be certain about the computer's security.

### **Two-factor authentication**

Two factor authentication, is a security process in which you provide two different authentication factors to verify yourself. Two-factor authentication methods rely on you providing a password as the first factor and a second, different factor such as an authentication code. Two-factor authentication adds an additional layer of security to the authentication process by making it harder for attackers to gain access to your computer, device or online accounts because, even if your password is compromised, a password alone is not enough to pass the authentication check.

### **Further information on online security**

Please visit [ncsc.gov.uk/section/information-for/individuals-families](https://www.ncsc.gov.uk/section/information-for/individuals-families) for more advice about staying safe online.