

Mansfield Building Society ClickMansfield Terms & Conditions

These terms and conditions cover your use of Mansfield Building Society's online "ClickMansfield" 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.

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, 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" means the person(s) in whose name the account is held;

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

"agreement" means ClickMansfield terms and conditions;

"memorable information" means the personal memorable information you provide, as amended by you from time to time, which we use to check your identity when you access ClickMansfield;

"Mansfield Building Society Online Service" and **"ClickMansfield"** mean the service we provide to allow you to obtain information from us and view your savings account(s);

"password" means the combination of letters, numbers and other characters you select when you register for ClickMansfield, as amended by you from time to time, which we use to check your identity when you access ClickMansfield;

"User ID" means the unique number we give you to identify you when using ClickMansfield;

"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 ClickMansfield;

"secure message facility" means secure communication system;

"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 ClickMansfield.

2. Who can register to view accounts?

2.1 ClickMansfield 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 accounts.

2.2 ClickMansfield 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 ClickMansfield service and must always use their unique User ID, password and memorable information.

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

4. Online service availability

4.1 Whilst the ClickMansfield 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 ClickMansfield and take all reasonable steps to keep it free from viruses and other malicious software.

4.2 ClickMansfield 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 ClickMansfield be unavailable, for instance for maintenance, updates or due to technical problems.

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 warrant that this site is free from technical defects or viruses and will not be responsible for any loss or inconvenience arising from technical problems with this service.

5. Security

5.1 You must keep your security details secure. In particular, you must:

- (a) not disclose your security details to anyone else (including any joint account holder or Mansfield Building Society employee), 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 ClickMansfield service without taking suitable precautions;
- (d) ensure you have fully logged out of ClickMansfield 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 memorable information or password.

5.2 When you register to use ClickMansfield we will ask you to select a password (which must be between 8 and 15 characters in length and must be made up of a combination of letters, numbers and other special characters) and an item of memorable information. You will need to remember these to access ClickMansfield. You must keep these 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 code. You must not disclose the activation code to anyone before using it. If it is not used for the first time within 28 days you will need to contact us to re-activate it.

5.4 You must notify us as soon as possible by calling us on 01623 676363 or by emailing us at clickmansfield@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.

5.5 If you give us notice under Condition 5.4 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 either remove the suspension or ask you to reset your security details.

5.6 Provided you have not acted fraudulently or you have not, intentionally, or with gross 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 and 5.3 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 5.4 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.

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

5.8 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 ClickMansfield service will indicate your understanding and acceptance of this risk.

5.9 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 to re-enable use of the ClickMansfield service.

5.10 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.

5.11 If you do not receive an expected email notification from the ClickMansfield service check your 'junk' or 'spam' folder within your email client. If the email is there mark the sender clickmansfield@mansfieldbs.co.uk as a trusted sender or mark the message as 'not spam'. Future emails sent from clickmansfield@mansfieldbs.co.uk should then appear in your inbox as expected. Do not reply to this email address as it is not monitored.

5.12 The ClickMansfield 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 cyber cafe.

6. Instructions and Statements

6.1 We will be entitled at any time to refuse to act on instructions given via the internet, 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. We will inform you in writing as soon as practical, giving our reasons, if we decide to do this unless we are prevented from doing so for legal reasons or where it would comprise our reasonable security measures.

6.2 Account Statements are not issued, but transactions can be viewed online and printed at any time. From time to time the Society may delete from ClickMansfield information concerning transactions that are more than three years old.

7. Electronic Transfers

7.1 Money may be paid into your account by electronic transfer (CHAPS or Faster Payment) or standing order. The payer will need to send the payment to Barclays Bank plc, quoting:

- Sort Code: 20-55-70
- Account Number: 10613185
- Mansfield Account Number: The 8 digit number in your passbook or on any account documentation

All 3 numbers must be quoted. If all 3 number are not provided payment will be returned to the sender.

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 ClickMansfield 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 ClickMansfield for 14 months your User ID will be suspended.

10. Charges

10.1 We currently make no charge for using ClickMansfield 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 terms and conditions

11.1 We can change this Agreement by notifying you personally via ClickMansfield, 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 ClickMansfield service you are agreeing that we may send account and membership related notices and information to you by email at the latest email address held in the ClickMansfield service.

12.2 If you change your email address you must notify us by updating your details within ClickMansfield 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

Principal Office

Regent House

Regent Street

Mansfield

NG18 1SS

Online Team – 01623 676363 (available Mon-Fri: 9:00*-17:00 (*Weds from 10:00))

E-mail: clickmansfield@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 www.mansfieldbs.co.uk into your browser manually.

Keep your security details safe

Keep your User ID, password, memorable information and account numbers safe at all times. Avoid writing your User ID, password and memorable information 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 and memorable information. We strongly recommend that you change your password and memorable information 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 ClickMansfield

Do not leave your computer unattended when you are accessing your account online. For your security our online system, ClickMansfield, will automatically log you out if you do not use the system for several minutes.

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 ClickMansfield, 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.

Further information on online security

Please visit <https://www.ncsc.gov.uk/section/information-for/individuals-families> for more advice about staying safe online.