

# Savings Terms and Conditions

Effective from 8 April 2025



**Saffron**  
Building Society

These Terms & Conditions come into effect on 8 April 2025. For a copy of the Terms & Conditions that apply before this date please ask us.

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## Part A - You and Saffron Building Society

### 1. Our agreement

It's important you know what terms and conditions apply to your account. We call this our agreement. Our agreement sets out what we must do for you, and what you must do for us.

Our agreement is between you and us.

- 'we', 'us', and 'our' means Saffron Building Society. It includes anyone who takes over any of our legal rights or duties in your account.
- 'you' and 'your' means the person or people named in the application form. If there is more than one of you, it means all of you.

Our agreement is made up of:

1. these terms and conditions. We call these the Savings Terms and Conditions,
2. the terms specific to the type of account. We call these the Product Specific Terms, and
3. the Rules of Saffron Building Society (if you are a Member).

We'll also provide you with information about the interest rate(s) for your account when you open your account and whenever it changes. When you open an account, you agree to all of these terms. You can contact us for a copy of our agreement at any time, free of charge. See section 22 – "[How you can contact us](#)" on page 30.

If any information in the Savings Terms and Conditions is different to the Product Specific Terms, the Product Specific Terms apply. If any information in the Rules is different to the Savings Terms and Conditions or Product Specific Terms, the Savings Terms and Conditions or Product Specific Terms apply.

### 2. Being a Member of Saffron Building Society

Saffron Building Society is a mutual society, which means we are owned by our Members and run for their benefit.

Unless your Product Specific Terms say otherwise, your account is a 'share account'. This means you're a Member of Saffron Building Society.

By opening an account, you agree to the Rules of Saffron Building Society. The Rules set out your rights and responsibilities as a Member of Saffron Building Society, including your voting rights.

If you'd like a copy of the Rules, please contact us. See section 22 – "[How you can contact us](#)" on page 30. You can also view and download the Rules at [www.saffronbs.co.uk/sites/default/files/2025-02/SaffronRulesApril2021.pdf](http://www.saffronbs.co.uk/sites/default/files/2025-02/SaffronRulesApril2021.pdf).

### 3. Who can use your account

#### Joint accounts

Unless your Product Specific Terms say otherwise, up to four people may hold your account as a joint account. Each of you is an account holder.

Our agreement applies to you individually and together with the other account holder(s). Joint account holders are responsible for the account as a group and as individuals. For example, if you owe us money, we may try to recover it from any one of you or all of you.

Joint account holders choose the order they're named on the account. The first named person is the only one allowed to vote at and attend our annual general meeting and other meetings. We send all information about these meetings to the first named person only. Other correspondence will go to all account holders.

We don't have to recognise any agreement between account holders about how you divide or own the money in the account.

Each account holder can manage the account, put money in and take money out on their own. However, this isn't the case if:

- the joint account holders have told us that two or more account holders must sign for transactions. In that case, you won't be able to use Online Services or our Mobile App to take money out.
- we're told about a dispute between account holders. In that case, you won't be able to take money out or make any changes without the written permission of all account holders.

If one of you wants to be removed from the account, please contact us. See section 22 – "[How you can contact us](#)". We'll need the written permission of all account holders.

If an account holder dies, please let us know and we'll update the account details. See section 22 – "[How you can contact us](#)" on page 30. We'll keep the account open in the name of the surviving account holder(s). We'll need to see the death certificate or grant of representation before we update the account details.

## Signatories

**i** A signatory is a person named on the account who manages it for a child under the age of 18, or a business, charity or club account. They do not have voting rights.

Unless your Product Specific Terms say otherwise, up to four people may be a signatory on the account.

Our agreement applies to you each individually and you are responsible for the account as individuals.

If there is more than one signatory, each joint signatory can manage the account, put money in and take money out on their own. This isn't the case if:

- you tell us that two or more signatories must sign for transactions. If you do this, you won't be able to use Online Services or our Mobile App to take money out.
- we're told about a dispute between signatories. If this happens, you won't be able to take money out or make any changes without the written permission of all signatories.

If one of you wants to be removed from the account, please contact us. See section 22 – "[How you can contact us](#)". We'll need the written permission of all signatories.

If a signatory dies, please let us know and we'll update the account details. See section 22 – "[How you can contact us](#)" on page 30.

## 4. Who owns the money

We'll treat you, the account holder(s), as the owner(s) of the money in the account. Signatories, attorneys and third-parties don't own the money in the account.

If anyone else tries to tell us that the money is theirs, or that you owe them money, we won't give them your money. However, there are some circumstances where we'll have to give them your money:

- If we legally have to - for example, if a court order tells us to make a payment to someone else.
- If we're told a payment has gone into your account by mistake or as a result of fraud, we'll take it back. We'll do this as soon as possible after we've been told. See section 15 – "[If money is paid into your account by mistake](#)" on page 21.

## 5. Tax information

We won't deduct tax from any interest you earn on your savings. It's your responsibility to pay any tax due based on your circumstances. If you have any questions about your tax liability you should contact HMRC.

If we believe you are a US citizen or aren't a UK tax resident, we have to give information to HMRC about you and your account. HMRC may then share your details with other tax authorities. You must tell us if you move outside the UK and/or become a US citizen.

If your account is an Individual Savings Account (called an ISA), any interest you earn is tax-free as long as you comply with HMRC ISA Regulations. This means you don't have to pay tax on it. See section 6 – "[Individual Savings Accounts](#)" on page 7.

Any tax treatment depends on your individual circumstances and could change in the future. You can find out more by contacting HMRC or visiting [hmrc.gov.uk](http://hmrc.gov.uk).

## 6. Individual Savings Accounts (ISAs)

If you want to transfer an ISA in from another bank or building society, please contact us. See section 22 "[How you can contact us](#)" on page 30. The bank or building society you are transferring it from will tell you whether you are able to transfer all or just part of your ISA. We may require you to transfer all of your ISA to us.

If you want to transfer your Saffron ISA account to another bank or building society, you'll need to contact them – they'll make the arrangements for you. We will tell you whether you are able to transfer all or just part of your ISA. The other bank or building society may require you to transfer all of your ISA to them.

If you don't pay any money into your ISA in any tax year, we may ask you to complete a signed declaration before we accept any money into your ISA in a later tax year. This is to protect your ISA's tax-free status.

**i** In the UK, the tax year starts on 6 April and ends the following 5 April. For example, the 23/24 tax year starts on 6 April 2023 and ends on 5 April 2024.

Unless your Product Specific Terms say otherwise, if you take any money out of your ISA (other than as an ISA transfer), it can only be reinvested into an ISA as part of your current or future annual ISA allowance.

**i** Your ISA allowance is the maximum amount of money you can put into ISAs in a tax year. For details of the current ISA allowance, visit [hmrc.gov.uk](https://www.hmrc.gov.uk).

You must stay as the owner of the ISA funds. You can't use the money in your ISA account as security for a loan.

We'll tell you if your ISA fails to meet HMRC ISA regulations and has, or will, become void. We'll write to you if this happens and we may close your account. Go to section 27 "[Closing an account](#)" on page 38 for more information.

If we delegate any of our ISA functions or responsibilities under this agreement to someone else, we'll satisfy ourselves that the person or organisation we delegate to will be competent to carry out those functions and responsibilities.

## Part B - Your account

### 7. Use of your account

If you have a personal account, you must only use it for personal reasons. If you have a corporate account, you must only use it for the purposes of a business or organisation. We may close your account if you don't use it for the correct purposes. Your Product Specific Terms will tell you what type of account you have.

You must live in the UK to have an account with us. This means if you move outside of the UK, we'll close your account.

You're not allowed to hold money in the account for someone else.

### 8. Allowing other people to use your account

You may only allow someone else to permanently use and manage your account for you if it has been done formally. For example, you could have a Power of Attorney where you've signed a legal document to say you agree to allow other people to manage the account for you.

If you need some temporary support to use and manage your account, for example if you are in hospital, we can help you make arrangements for this.

For more information go to **Third-Party Authorities** in section 25 "[Let us know if you need extra support](#)" on page 31.

### You must not let people pretend to be you

You must not let someone else use your account as if they were you. For example, nobody should pretend to be you at a branch or use your Security Details to log into Online Services. This is to help protect your money and prevent fraud.

### 9. Paying money in

The table shows the different ways you can pay money into your account. Some accounts limit the ways you can pay money into your account. Your Product Specific Terms will tell you if this is the case.

We only accept deposits in pounds sterling (£) from accounts with a UK bank or building society.

**i** Opening hours are the hours a particular branch or our telephone lines are open. These may differ between branches and the telephone lines. Please contact us for details. See section 22 "[How you can contact us](#)" on page 30.

**i** Working day means Monday to Friday, not including public holidays.

How you pay the money in	When we receive it	When you'll see the money in your account
<b>Cash</b> Over the counter in branch. To do this you must complete a cash credit slip. We'll provide this.	During opening hours	Straightaway
<b>Cheque</b> Over the counter at a branch. Cheques must be made payable to the account holder.	Up until 4pm on a working day	Straightaway
	On a non-working day or after 4pm on a working day	During the next opening hours

<b>Cheque</b> Posted to us. Cheques must be made payable to the account holder.	Up until 4pm on a working day	That working day
	On a non-working day or after 4pm on a working day	During the next opening hours
<b>Internal transfer</b> Between Saffron Building Society accounts held in exactly the same name(s).	Anytime. The money goes into the account the moment we get your request for a transfer.	Straightaway
<b>Internal transfer</b> Between Saffron Building Society accounts not held in exactly the same name(s). These are processed as a faster payment or BACS payment.	During opening hours	That working day
	Outside of opening hours	During the next opening hours
<b>Electronic transfers – BACS</b> From an account with another bank or building society. This can take up to three working days to arrive from the sending bank.	During opening hours	That working day
	Outside of opening hours	During the next opening hours
<b>Electronic transfers – CHAPS</b> From an account with another bank or building society.	During opening hours	That working day
	Outside of opening hours	During the next opening hours

<b>Electronic transfers, including standing orders and faster payments</b> From an account with another bank or building society.	Up to 8pm on a working day	That working day
	On a non-working day or after 8pm on a working day	During the next opening hours

### Cheque clearing cycle

Although you might be able to see the money in your account, you can't take money out from cheques until they clear. Cheques paid into your account will clear during the opening hours of the third working day after we receive the cheque. We'll contact you if the cheque doesn't clear. Below are two examples of the cheque clearing cycle.

<b>Cheque received before 4pm</b> Starts earning interest	<b>When cheque can be returned unpaid</b>	<b>Money is available to take out</b>
Monday	Tuesday	Wednesday
Day 1	Day 2	Day 3

Saturday	Monday/Tuesday	Wednesday
Day 0	Day 1 & Day 2	Day 3

### How to pay money in electronically

To make an electronic payment into your account, use the details below:

**i** Account name – This should match the name on your savings account with us, use your full name (or business name)

Sort code – 20-74-21

Account number – 00775991

Reference – this is your account number with us. It will be an 8 or 10 digit number.

We use the Confirmation of Payee service (CoP). CoP is a name-checking service to make sure you aren't sending payments to the wrong account and helps protect you from fraud. It checks the name of the Saffron account of the person who's being paid (the payee) before funds are sent to us. You will see one of the following messages.

**Match** – the name on the account matches and you can continue with the payment if you're happy to do so.

**Close Match** – the name on the account is not an exact match. It could be a shortened name or a spelling mistake. If you recognise the closely matched name, you can choose to continue or double check the payee details before continuing with the payment.

**No Match** – the payee's name details don't match the name on the account. It's very important that you double check the payee's details to make sure you're sending funds to the right place. You can still make the payment, but if you are in any doubt, don't continue.

If you're sending funds to a Saffron account that you've just opened, the CoP name checking service will not be available until the next day at 06:00 in the morning.

**i** If you make the payment with incorrect or incomplete details, we'll reject it and return it to the sending bank.

### Limits on paying money in

You can hold up to £5,000,000 in total across all the accounts you hold with us.

You can pay in up to £10,000 in cash per person, per day in total across all the accounts you hold with us. We may ask you for proof of where the cash has come from.

We may also apply other limits to deposits and balances. Please contact us for details. See section 22 "[How you can contact us](#)" on page 30.

### 10. Taking money out

You can only make payments if you have enough cleared money in your account. Payments must be in pounds sterling (£). Some accounts limit the ways you can take money out of your account. Your Product Specific Terms will tell you if this is the case.

**i** Cleared money means money that is available for you to use. Money might not be cleared for a few days if you paid it in by cheque, for example. See "[Cheque clearing cycle](#)" in section 9 – "Paying money in" on page 11.

To help protect yourself from fraud, you should always check that any person you're paying money to is who they say they are. Make sure you are happy with the reason you are sending them the money.

To take money out, we may ask for your account documents, passbook and / or security details.

### Withdrawal by cash

You can withdraw cash over the counter in our branch.

### Withdrawal by cheque

We won't give you a chequebook with your account, but you can ask to make a withdrawal by cheque by contacting us. See section 22 – "[How you can contact us](#)" on page 30.

We'll issue you a cheque. You can ask us to make a cheque payable to any person, business or organisation.

A signatory, attorney or third party taking money from an account must ensure the money is for the benefit of the account holder(s). We may ask you to confirm and provide proof of this. Please don't be offended if we ask for this information.

### Electronic payments

You can ask to make an electronic payment by contacting us, or through Online Services or our mobile app. See section 22 – "[How you can contact us](#)" on page 30 and providing the following information:

- the amount of the transfer;
- name of the account holder;
- the account number;
- the sort code; and
- a reference.

### You can only make electronic payments to:

- **your nominated bank account, and**
- **any other account you hold with us in the same name.**

You can't make electronic payments to any other bank account. We can send you a cheque instead.

Your nominated bank account must be in your name and held with a UK bank or building society. You'll choose your nominated bank account when you apply for your account.

You can only have one nominated account linked to your account. So, if your account is a joint account, make sure the nominated bank account suits all account holders.

If you want to change your nominated bank account, please contact us. See section 22 – "[How you can contact us](#)" on page 30. We won't make the change until the sixth day after we receive your request. This is to protect you and safeguard your money.

Payments of £100,000 or less will be made by Faster Payments. Payments over £100,000 will be made by BACS. You cannot set up Direct Debits or standing orders on your account.

We'll email or text you whenever you make an electronic payment out of your account.

### Payment timings

How the money is paid out	When we receive your request	When the money leaves your account
<b>Cash</b> Over the counter at branch.	During opening hours	Straightaway
<b>Cheque</b> Over the counter at branch.	During opening hours	Straightaway
<b>Cheque</b> Requested in any other way.	During opening hours	Straightaway
	Outside of opening hours	During the next opening hours

<b>Internal transfer</b> Between Saffron Building Society accounts in the same name	Online Services – anytime. At a branch, post, phone or webchat – during opening hours.	We normally take the amount off your account balance immediately. The money usually goes into the receiving account straight away.
<b>Electronic payment</b> (to your nominated bank account or any other account in your name you hold with us) Online Services. £100,000 or less.	By 4pm on a working day	By 4:30 pm on the same working day
	After 4pm on a working day	Straightaway. This will arrive in your nominated bank account on the next working day.
<b>Electronic payment</b> (to your nominated account or any other account in your name you hold with us) Online Services. Over £100,000.	By 3pm on a working day	By 3:30 pm on the same working day
	After 3pm on a working day	Straightaway. This can take up to three working days to arrive in your nominated bank account.
<b>ISA transfer out</b> ISA transfers to another bank or building society ISA account in the same name.	Your new ISA bank or building society will make the request for you.	We'll complete your transfer to another ISA manager within 5 working days of receiving your request.

### Limits on paying money out

You can withdraw up to £1,000 in cash per account, per day in branch.

You can make electronic payments out of your account of up to £100,000 per day across all the accounts you hold with us.

We may also apply other limits to withdrawals. Please contact us for details. See section 22 "[How you can contact us](#)" on page 30.



## Future payments

You can ask us to make an electronic payment at a later date. We'll treat it as if you had asked us to make the electronic payment on that future date. We'll make a future electronic payment on the day you want, as long as it's a working day and the money is available in your account. If it's not a working day, we'll make your electronic payment on the next working day after the date you chose.

## Cancelling a payment

We can't cancel payments you've asked us to make straight away. We can cancel electronic payments you've asked us to make on a future date.

- For payments of £100,000 and less – you need to ask us before 4pm on the working day before the future date.
- For payment of more than £100,000 – you need to ask us before 3pm on the working day before the future date.

If you've asked us to issue a cheque, we'll only stop payment of it if we have evidence:

- that it's lost or stolen, or
- of fraud.

You can ask us to reissue the cheque in these circumstances.

## 11. Delaying or refusing payments

We may delay or refuse a payment if:

- operationally we are unable to make the payment – for example, at a time of peak business and we aren't able to make a payment until the next day,
- you haven't authorised it as described in this agreement,
- we don't understand your instructions or they are clearly wrong,
- the terms of your account don't let you withdraw money,
- the receiving bank doesn't accept that type of payment,
- if you don't have enough cleared money in your account,
- the payment would take you over any limits we have set,
- you haven't given us any ID or information we asked for or the ID or information you've given us isn't enough to satisfy us,
- there's a dispute between account holders or signatories,
- there's a dispute about who owns the money you are asking to withdraw,
- you've broken the agreement repeatedly or in a serious way,
- we need to carry out regulatory checks, such as anti-money laundering or financial crime,
- making the payment could mean we broke a law, regulation, code, court order or contract we need to comply with,

- making the payment could expose us to legal action or censure by any government, ombudsman, regulator or law enforcement agency,
- we reasonably suspect fraud or illegal activities, or
- we reasonably suspect our financial stability is at risk – for example, unusually high levels of customers asking us to make payments.

If we delay or refuse a payment, we'll tell you by the end of the next working day. We won't do this if we're not allowed to by law. We'll explain what happened and let you know how to correct any errors that stopped us making the payment.

## 12. Statements & how to check your account

Check your transactions regularly. If you notice anything wrong, please get in touch with us straight away. See section 22 – "[How you can contact us](#)" on page 30.

You can check your transactions by:

Logging into Online Services or our mobile app	You will be able to view your transactions and download and print statements at any time.
Phoning us or using webchat	You can ask for information about your account during our opening hours.
Emailing us, using secure message or submitting an enquiry on our website	You can ask for information about your account at any time and we will respond during our opening hours.
Asking us to update your passbook	Your updated passbook will show your transactions. Not all accounts have passbooks. Your Product Specific Terms will tell you if your account does.
Asking us to send you a paper statement	A paper statement will show your transactions. You can ask for a paper statement by contacting us. See section 22 – " <a href="#">How you can contact us</a> " on page 30.

If you ask us, we'll post you a statement annually that shows all transactions in and out of your account for the past year. If you would like this, please contact us. See section 22 – "[How you can contact us](#)" on page 30.

### 13. Other legal information

#### The law that applies

Your agreement with us is governed by the laws of the part of the UK you live in. These laws will also apply to our relationship before you opened your account.

You can bring a claim against us in the courts of the part of the UK you live in.

#### When we won't be responsible

We won't be responsible if:

- we can't carry out any of our responsibilities under this agreement for legal or regulatory reasons,
- something happens that is outside of our control and we couldn't have avoided it, despite our best efforts,
- you have acted dishonestly – for example, you have committed fraud, or
- you are claiming any indirect or consequential losses you suffer, like loss of profit, opportunity, business or loss or damage of goodwill.

Nothing in our agreement will stop us being responsible if:

- we have acted fraudulently or with gross negligence, or
- the law stops us from excluding our responsibilities to you for any other reason.

#### If you owe us money, we can take it from another account you have with us

If you owe us money and you don't pay us back, we may 'set off' your debt. This means we use any money you have in another account with us or any interest we owe you to reduce or pay back the amount you owe us.

When we want to use our right of set off, we'll tell you at least 14 days before. Afterwards, we'll write to you straight away to let you know how much we took and when.

We won't use our right of set off if:

- we know someone else has rights to the money,
- you received the money from a government body – benefits, for example, or
- we think you need the money to meet essential living expenses or important payments.

#### When a sole account holder dies

If you're looking after an account for someone who's died, please contact us. See section 22 – "[How you can contact us](#)" on page 30.

When a sole account holder dies, any normal restrictions on taking money out don't apply to closing the account.

#### How we use your information

Our Privacy Notice describes how we collect and use your information and why.

To view our current Privacy Notice, visit our website at [www.saffronbs.co.uk/privacy-policy](http://www.saffronbs.co.uk/privacy-policy). You can also contact us for a copy. See section 22 "[How you can contact us](#)" on page 30.

### Part C - Keeping your money safe

#### 14. Your account documents, passbook and security details

When you open your account, we'll give you:

- your account documents,
- your passbook (if you get one with your account), and
- your security details.

If you've opened your account using Online Services, you can see your account documents in the 'View Documents' section. Otherwise, you can contact us for a copy of your account documents. See section 22 "[How you can contact us](#)" on page 30. Your account documents and passbook belong to us. If we ask you to, you must return account documents and passbook to us.

 Your security details include your passwords, passcodes, memorable words, user ID, and biometric information.

You must do all you reasonably can to keep your account documents, passbook and security details safe. If you don't, and someone takes money from your account without your permission, you could lose the money. See section 16 – "[If money is taken out of your account incorrectly](#)" on page 22.

We may introduce new security details at any time.

## Keeping them safe

There are a few things you can do to help keep your account documents, passbook and security details safe:

- When you call us, make sure you can't be overheard. If we call you and you're not confident that you are speaking to one of our colleagues, hang up. Use a different phone if you can or wait for 10 minutes after the call to make sure the line has closed. Then phone our main number on 0800 072 1100.
- When logging into Online Services and the mobile app, make sure no one sees what you type. Don't leave your computer or registered device unlocked or unattended when you're logged in. This is very important when you are using a public or shared device. Make sure you log off as soon as you've finished.
- Log in to Online Services regularly and check you are using our genuine website.
- You should upgrade your computer or device to the latest versions of your browser. Visit [www.saffronbs.co.uk/savings/savings-information/online-account-faqs](http://www.saffronbs.co.uk/savings/savings-information/online-account-faqs) to find the browsers our Online Services work with.
- Take care when storing or disposing of personal information about you or your accounts. Fraudsters use many ways to get your information, including searching your bin.
- Your computer should have up-to-date anti-virus and firewall software.
- Your registered device should be running an up-to-date version of its operating system. Regularly check for updates on the Apple App store or Google Play store.
- You must not use our mobile app on any device that has been modified outside the manufacturers operating system.

Find out more about how to protect your computer, your identity and your money on the Take Five to Stop Fraud website at [www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk).

## What to do if you don't think they are safe

You must let us know as soon as possible:

- if you think someone else might know your security details,
- if you think someone else has or may have had access to your account documents, passbook or security details,
- if you lose your account documents, passbook or security details,
- if your account documents, passbook or security details are stolen,
- if your registered device is lost or stolen, or
- if you change your mobile phone number and you've registered with our mobile app.

- if you think someone else has or may have had access to your email account

**i** Your registered device is the Apple or Android device that you have linked to the mobile app – for example, a phone or tablet.

To let us know, please contact us straight away. See section 22 – “[How you can contact us](#)” on page 30.

If your account documents, passbook or security details are no longer secure, don't use them. We'll send you replacements as soon as possible to help keep your account secure.

## Blocking your security details

We can block your security details:

- if they have been lost, stolen or compromised,
- if we reasonably believe that someone is using them to commit fraud or other crimes,
- if we reasonably believe we need to block them to keep your account secure,
- if we reasonably believe that they're being used in breach of our agreement,
- if we have concerns about the security of our systems,
- if we have to do so because of our legal or regulatory obligations, or
- if we are made aware of a dispute between account holders or signatories.

If we block your security details, we'll tell you what we're going to do. If it's not possible to let you know before, we'll let you know as soon as possible afterwards.

We'll consider the effect this could have on you. For example, we won't block your security details if we reasonably believe it could make things very difficult for you financially.

We'll give you new security details as soon as we can.

## 15. If money is paid into your account by mistake

If we're told that money has been paid into your account by mistake, we may take the money out of your account. We'll do this as soon as possible after we find out about the mistake.

If we made the mistake, we'll contact you to tell you what's happening. We may take the money out of your account before we contact you.

If we can't send the money back and the bank that sent the money asks us, we'll share information about you. This includes your name and address. We'll only do this if it's necessary to help that bank's customer recover the money.

You must tell us if money has been paid to your account by mistake. If you use any money paid to you by mistake, we can take steps to recover the money from you, such as:

- taking money out of your account(s), or
- any other actions that are fair and reasonable.

#### **16. If money is taken out of your account incorrectly**

We're responsible for carrying out your instructions correctly.

A payment is 'incorrect' if:

- you've told us how to carry out the payment, and
  - given us correct details
- but we then either:
- don't carry out the payment as you have asked us to, and / or
  - use the wrong details for that payment.

You must always tell us within 13 months of the date of the payment – if you don't, we won't give you a refund.

#### **If we make a mistake and send a payment for the wrong amount**

If we paid more money than you asked us to, we'll refund the difference. If we paid less money than you asked us to, we'll correct the mistake as soon as we can.

We'll put your account back to how it would have been if we hadn't made the mistake. This may include adding interest to the account or refunding charges.

#### **If we make a mistake and a payment isn't received**

We'll investigate it by trying to trace the payment. If we did make a mistake, we'll refund you the whole payment as soon as we can.

We'll also put your account back to how it would have been if we hadn't made the mistake. This may include adding interest to the account or refunding charges.

#### **If we make a mistake and a payment is late**

If we make a mistake sending a payment, we'll ask the receiving bank to credit the interest to the account as if the payment was received on the correct date.

If we make a mistake receiving a payment, we'll pay the correct amount to your account as soon as we can. We'll also put your account back to how it would have been if we hadn't made the mistake. This may include adding interest to the account or refunding charges.

#### **If you make a mistake**

You're responsible for anything you lose if you give us wrong information when you ask us to make a payment - for example, payee name, sort code or account number.

If you make a mistake, let us know as soon as possible and we'll try to recover the payment for you. We might not be able to recover the money.

If we're unable to recover the money, you can contact us to ask us for any relevant payment information you might need. This includes the name and address of the person who received the money. See section 22 – "[How you can contact us](#)" on page 30.

#### **17. If money is taken out of your account without you authorising it**

We'll only pay money out of your account if you 'authorise' it. To do this, you need to give us information on where the payment is going. Depending on the type of payment, this might include:

- the account details,
- the payment amount,
- the payee's name,
- the date you want the payment to be made, and
- any security details we need.

If you haven't authorised the payment, or if you've cancelled the payment in the available time, the payment is 'unauthorised'.

#### **If you find an unauthorised payment**

If you find a payment on your account that you don't think is right, tell us straightaway. See section 22 – "[How you can contact us](#)" on page 30.

If you tell us that you didn't authorise a payment, we'll refund you as soon as we can. We'll put your account back to how it would have been if the unauthorised payment hadn't been made. This may include adding interest to the account or refunding charges.

We'll give you a full refund if:

- you couldn't have known that your account documents, passbook or security details were lost or stolen, or that someone had tried to use them,

- the payment was made after you told us that your account documents, passbook or security details were lost or stolen, or that someone had tried to use them,
- we haven't told you how you can contact us if this happens,
- we or our colleagues caused your loss,
- we didn't apply the security steps we needed to when we were asked to make the payment, or
- the payment was for a distance contract – for example, paying for something by telephone.

If an unauthorised payment was made before you told us that your account documents, passbook or security details were lost or stolen, or that someone had tried to use them, you'll get a full refund, but we may ask you to pay us £35. We can't ask for more than that.

You won't get any refund if:

- you acted fraudulently,
- you don't tell us about the unauthorised payment within 13 months, or
- you were very careless with your account documents, passbook or security details.

If we later discover that you did authorise the payment, the refund will be taken from your account.

### Investigating the payment

If we reasonably suspect you of fraud, we may investigate before giving you a refund. We'll carry out our investigations as quickly as we can.

Unless we can show that you authorised the payment or committed fraud, we'll refund you as described in '[If you find an unauthorised payment](#)'.

### You should help us if we ask you

If we have to take action against a person or organisation as a result of a payment on your account, we may ask you for help. Our requests will always be reasonable and you should help us by giving us or the police all the information we need.

### 18. If you are tricked into transferring money in or out of your account (Authorised Push Payment scams)

Authorised Push Payment (APP) scams happen when someone fraudulently tricks you into making a payment. Banks and Building Societies have to refund eligible APP fraud claims up to a maximum of £85,000. If more than one Bank or Building Society is involved, the maximum refund value will be shared across them all.

You can only send electronic payments to your Nominated Bank Account. You should only send electronic payments to a Saffron Account where you are sure that you have given the correct details – see Section 9 - "[How to pay money in electronically](#)" on page 11.

### If you've been tricked into making a payment

If you've been scammed into authorising a payment to your Nominated Bank Account or your Saffron Account, tell us straightaway. See section 22 – "[How you can contact us](#)" on page 30.

You must always tell us within 13 months of the date of the payment – if you don't, we won't give you a refund.

You can make a claim if your account is in the name of

- An individual or up to four individuals for a joint account
- A Charity
- A company that is a micro-enterprise.

For more information, see [www.handbook.fca.org.uk/handbook/glossary](http://www.handbook.fca.org.uk/handbook/glossary).

We'll refund eligible claims under the Authorised push payment fraud rules. If your claim is successful, we'll put your money back in your account within 5 business days. Banks can ask you to pay an excess of up to £100 per fraud claim. We won't apply this excess.

The Authorised Push Payment fraud rules rely on you showing caution when it comes to banking and payments. This approach is called the Consumer Standard of Caution which are common sense measures that in summary mean:

- Paying attention to any warnings or guidance shown by the bank or building society
- Quickly reporting the fraud to your bank or building society
- Sharing any information necessary for the fraud claim investigation
- Reporting the fraud to the police or allowing the bank or building society to report it on your behalf

You can find out more about the APP fraud rules and the Consumer Standard of Caution from the Payment Systems Regulator at [www.psr.org.uk](http://www.psr.org.uk).

We'll take into account your personal circumstances at the time the fraudulent payment was made. We'll also consider any other information we've received, for example from the sending or receiving bank or the police. We won't refund you if you are involved in committing the fraud.

## Refunds for fraud not covered by the APP fraud rules

The APP fraud rules don't cover the following:

- Payments that aren't Faster Payments or CHAPS, for example cash withdrawals, BACS and cheques
- Payments made to an account that you control
- Payments that you didn't authorise – see section 17 – “[If money is taken out of your account without you authorising it](#)”
- Where you've paid for something that hasn't turned out as you expected it – this is a purchase or civil dispute that you should raise with your bank or the supplier.
- Fraud cases that are more than 13-months old at the time you report it
- Payments that are sent or received by credit unions, municipal banks and national savings banks.

Find out more about how to protect yourself and your money on the Take Five to Stop Fraud website at [www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk).

If you're not happy with how we treat your reimbursement claim, you can make a complaint – See section 28 – “[What to do if you have a complaint](#)”.

## Part D - Interest, charges and account changes

### 19. Your interest

#### Interest rates are fixed or variable

Your Product Specific Terms tell you whether your interest rate is fixed or variable. If interest rates are variable, we can change them. If interest rates are fixed, your Product Specific Terms will explain how long they are fixed for.

#### You earn interest on the money in your account

We add interest to your balance or pay it to another account – this depends on the type of account you have and/or what you've asked us to do. Your Product Specific Terms will tell you how and when we pay interest.

If your Product Specific Terms don't tell you, or they give you a choice, you can choose for the interest to be:

- added to your account balance;
- paid to another account you hold with us in the same name; or
- paid to your nominated bank account.

Your money starts to earn interest on:

- the day we receive it, if it's a working day, or
- the next working day, if we receive it on a non-working day.

This is usually the day you can see it in your account. See section 9 – “[Paying money in](#)” on page 9.

We work out your interest daily on the balance in your account. When money leaves your account, we pay interest up to and including the day before it goes out.

To find our current interest rates, please contact us. See section 22 – “[How you can contact us](#)” on page 30, or check our website [www.saffronbs.co.uk](http://www.saffronbs.co.uk).

### 20. Our Charges

We may charge for our savings products or services. You can find our current charges in our 'Savings Charges' leaflet available on [www.saffronbs.co.uk](http://www.saffronbs.co.uk). Call us or ask in branch if you would like us to send you a copy.

### 21. Changing our agreement

#### Changes we can make

We can make changes to:

- interest rates, unless your Product Specific Terms say your account has a fixed rate,
- charges, including introducing new charges, and
- the terms of the agreement, including the Savings Terms and Conditions, Product Specific Terms and the rules.

We can make these changes:

- to respond to changes (including changes that we reasonably expect) in the law, regulations, statements or codes of practice, or industry guidance,
- to respond to decisions made by a regulator, court or ombudsman,
- to respond to changes in how much it costs us to provide our accounts, including our funding costs,
- to make the terms fairer or clearer,
- to correct any mistakes where it's reasonable to do so,
- to add or take away features and benefits,
- to respond to changes to our technology and other systems, and
- to respond to changes we make to our business strategy or plan, and
- to harmonise agreements if we take over or merge with another savings provider or acquire a portfolio of savings accounts.

#### Changes to interest rates and charges

We can also change interest rates or charges:

- to respond to changes in the Bank of England base rate or any other externally set interest rates,

- to respond to changes in interest rates in the retail savings market, generally,
- to make our fees and charges fairer,
- to enable us to manage the costs to us of raising the money we lend to our mortgage customers. We need to balance the interest we pay our investors (savers or funds providers) and the interest we charge our mortgage customers,
- if necessary to maintain our financial strength, and
- for any other fair and appropriate reason – for example, where we haven't been able to anticipate something, but it affects how we run our business and the accounts we offer.

### Closing or switching your account

For some changes, you'll be able to close or switch your account within a certain period. If you do, you won't need to give any notice, pay any additional charges or lose any interest you have earned.

To close or switch your account, please contact us. See section 22 – "[How you can contact us](#)" on page 30. **If you don't contact us** – we'll take this to mean that you've accepted the change.

For some changes, you won't be able to close or switch your account except as normal under our agreement.

### How and when we'll tell you about changes to an interest rate

Interest rate	Type of account	When we tell you	How we tell you	When you can close or switch your account
Increase	Any	The day of the change	Notice in our branches, principal office and/or on our website	As normal under our agreement

Decrease	An account where interest tracks the Bank of England base rate	The day of the change	On our website	As normal under our agreement
	Any other account with a balance of less than £100	At least 14 days' notice	Notice in our branches, principal office and/or on our website	As normal under our agreement
	Any other account with a balance of £100 or more	At least 14 days' notice	By letter or email	Within 30 days from the date we tell you

**i** Our principal office is Saffron House, 1a Market Street, Saffron Walden, Essex CB10 1HX.

### How and when we'll tell you about other changes

The change	When we tell you	How we tell you	When you can close or switch your account
We make a change to do with electronic payments in or out of your account	At least two months before the change	By letter or email	Anytime before the change takes place
We make any other change to the terms of our agreement or our charges that benefits you	As soon as we can and no more than 30 days after we make the change	Notice in our branches, principal office, and/or on our website	As normal under our agreement

We make any other change to the terms of our agreement or charges and it doesn't benefit you	At least 30 days before the change	By letter or email	Within 60 days from the date we tell you
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If we make a major change or a series of smaller changes over a year, we will send you a letter or email with a summary of the changes. We'll also let you know where to find a full copy of the Savings Terms and Conditions or Product Specific Terms.

## Part E - Keeping in touch and solving problems

### 22. How you can contact us

You can contact us by:

<b>Phone</b>	Call us on 0800 072 1100  For our phone line hours, please contact us.  Calls are recorded for training and monitoring purposes.
<b>Post</b>	Send us a letter to Saffron Building Society, Saffron House, 1a Market Street, Saffron Walden, Essex, CB10 1HX
<b>Secure message</b>	To use secure message, please log in to Online Services or Mobile App
<b>Webchat</b>	To use webchat, please visit our website at <a href="http://www.saffronbs.co.uk">www.saffronbs.co.uk</a>
<b>Visiting a branch</b>	To find a list of our branches, visit <a href="https://www.saffronbs.co.uk/about/about-us/find-branch">https://www.saffronbs.co.uk/about/about-us/find-branch</a>
<b>Visiting our website</b>	To submit an enquiry form, visit <a href="http://www.saffronbs.co.uk/contact-us">www.saffronbs.co.uk/contact-us</a>
<b>Email</b>	Send us an email to <a href="mailto:saffron.direct@saffronbs.co.uk">saffron.direct@saffronbs.co.uk</a>

### If you contact us by phone or webchat, we'll ask you:

- some personal and account-based questions; and
- for random letters from your memorable word,

before we can speak to you about your account.

If you want extra security, you can ask us to set you a password to use on the phone or webchat.

### 23. How we'll contact you

We can contact you by:

- post,
- email,
- secure message (via Online Services),
- phone, or
- by putting notices up in branches or on our website.

We'll treat you as having received any document sent to you by post 72 hours after we post it (not including weekends and public holidays).

If we think there has been any fraud or security threats on your account, we'll contact you by phone. If we can't reach you by phone, we'll contact you by either email or post depending on your preferences.

This agreement and all communications between us will be in English.

### 24. Tell us if you change your name, address, telephone number or email address

You need to keep your personal details up to date with us. This is so that you can use your account and we can communicate with you. Keeping your details up to date also helps keep your money safe. If we don't have these details we'll ask you to update them – we'll restrict access to your account until we have them.

If you change your details, we may need to see ID documents to prove some of the changes. We'll let you know when you contact us.

### 25. Let us know if you need some extra support

We want you to be able to access our products and services regardless of your current circumstances. If you want us to do something differently or need some more support, please contact us. See section 22 – "[How you can contact us](#)" on page 30.



You may need us to change how we communicate with you. For example, you can ask:

- for things to help you, such as braille documents or other special formats.
- that we're extra patient when we speak to you.
- that we take into consideration that your mood may vary, and your reactions might be affected.

Let us know your individual needs so we can discuss with you how we can help. We'll do all we can to help make things easier for you.

With your permission, we'll note the support you need on your account(s). This will mean all Saffron Building Society colleagues know how to help you whenever you contact us.

### Third-party authorities

You might feel you need some help with managing your account. If you want someone to help you there are a number of ways you can do this. It's important you pick the right one for you. Third-parties can manage your account in branch, by telephone, post or webchat. **They can't use Online Services.** See the table below for the options we offer.

**i** A certified copy is a copy of a document that has been certified by a professional person, like a solicitor. Details of how to get a certified copy of a document are in our 'Identifying you and preventing fraud' leaflet. Please contact us for a copy or visit <https://www.saffronbs.co.uk/sites/default/files/2023-11/Identificationrequirements.pdf>. See section 22 – "[How you can contact us](#)".

Type of third-party authority & what it is	Who's it suitable (✓) or not suitable (✗) for	How to set it up
<b>Third-party authorities with us</b>		
<p><b>Third-party authority</b></p> <p>A third-party authority is a short-term agreement between you (the 'donor') and someone you trust (the 'third-party'). This could be a family member or close friend who is at least 18-years of age. The third-party can access your savings account and pay money in or take money out for you. They can't change your name and address details or close your account. You'll be responsible for any withdrawals they make.</p> <p>You can cancel the third party authority whenever you like. If you don't want them to have access anymore, it's important you tell us immediately. If you die, the third party authority will end.</p> <p>A third-party authority isn't like a joint savings account – a third-party can only help manage your account in the way you want them to. They won't have any legal claim to any money.</p>	<p>It may be suitable if you need help in the short term, for example:</p> <ul style="list-style-type: none"> <li>✓ During periods of illness, or if you have recurring mental health problems.</li> <li>✓ You're going abroad for up to a year.</li> <li>✓ You're going into hospital.</li> <li>✓ While you are waiting for a Power of Attorney to be set up.</li> </ul> <p>It's not suitable if:</p> <ul style="list-style-type: none"> <li>✗ You need help for longer than 6-months.</li> </ul>	<p>Ask in branch or call us. We'll send you a form that you and your third-party must complete.</p> <p>We'll also need your third-party to give us paper proof of ID and address before we'll set this up.</p> <p>You can choose how long your third-party can have access. This will be a maximum of 6-months. At the end of 6-months we'll cancel the third party authority.</p>

<p><b>A third-party authority won't last longer than 6-months with us.</b></p> <p>It's only valid with us, so if you have accounts with other banks or building societies, you'll need to set up a similar arrangement with them.</p> <p>If you need help with other things such as contacting utility providers or companies, other types of access, a power of attorney may be more suitable.</p>	<ul style="list-style-type: none"> <li>✗ You want to set limits on transactions made by your third-party.</li> <li>✗ You're planning for a time in the future where you'll no longer be able to make decisions about your finances.</li> </ul>	
<p><b>One-off third-party authority</b></p> <p>You can also set up a third-party authority that only lets them make one withdrawal. You can only set up one of these every 12-months.</p>	<p>It may be suitable if:</p> <ul style="list-style-type: none"> <li>✓ You need somebody to make a single withdrawal for you.</li> </ul> <p>It's not suitable if:</p> <ul style="list-style-type: none"> <li>✗ You need help for more than one withdrawal.</li> </ul>	<p>You'll need to give your third-party a signed letter telling us how much money you want to take out and the full name of the person collecting it. If you need more regular support, you'll need to set up the short-term agreement with us.</p>

**Powers of Attorney (PoA)**

A PoA is a legal document that gives someone (the 'attorney') the authority to make decisions about your property and finances on your behalf (the 'donor'). In some cases, what the attorney can and can't do will depend on the donor's ability to make decisions about their finances. There are three different types of PoA, which we explain below.

If you want to register a PoA with us, it needs to relate to property and financial affairs.

PoAs aren't like a joint account – an attorney can only help manage your account in the way you want them to. They won't have any legal claim to any money.

PoAs can be used with other banks, building societies and companies. You'll need to register it with each of them.

<p><b>General or ordinary PoA (GPA)</b></p> <p>The attorney can access your account and pay money in or take money out for you. They can't change your name and address details or close your account. You'll be responsible for any withdrawals they make.</p> <p>You can cancel the GPA whenever you like. If you don't want them to have access anymore, it's important you tell us immediately. If you die or lose mental capacity, the GPA will end.</p> <p><b>A GPA can be set for a maximum of 6-months with us.</b></p>	<p>It may be suitable if you need help in the short term, for example:</p> <ul style="list-style-type: none"> <li>✓ During periods of illness, or if you have recurring mental health problems.</li> <li>✓ You're going abroad for up to a year.</li> <li>✓ You're going into hospital.</li> </ul> <p>It's not suitable if</p> <ul style="list-style-type: none"> <li>✗ You need help for longer than 6-months</li> <li>✗ You want to set limits on transactions made by your GPA.</li> <li>✗ You're planning for a time in the future where you'll no longer be able to make decisions about your finances.</li> </ul>	<p>You'll need to seek independent legal advice to set up your GPA.</p> <p>When you've got the GPA, you need to register it with us. Ask in branch or call us. We'll send you a form that you and your attorney must complete. We'll need to see a certified copy of the PoA.</p> <p>We'll also need your attorney to give us paper proof of ID and address before we'll set this up.</p> <p>You can choose how long your attorney can have access. This will be a maximum of 6-months. At the end of 6-months, your attorney won't be able to use the GPA with us anymore.</p>
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<p><b>Lasting PoA (LPA) or enduring PoA (EPA)</b></p> <p>An LPA is a longer-term solution if you need help on a permanent basis. You must register it with the Office of the Public Guardian before you can register it with us.</p> <p>EPAs were replaced by LPAs in 2007. If you have an EPA that was registered before 1 October 2007, you can still register it with us, but if you lose your mental capacity, it must be registered with the Office of the Public Guardian.</p> <p>Your attorney can access and manage your account in the same way that you can, except they can't use Online Services. If you die, the LPA or EPA will end.</p>	<p>It may be suitable if you need help in the long term, for example:</p> <ul style="list-style-type: none"> <li>✓ You need help for longer than 6-months.</li> <li>✓ You're planning for a time in the future where you'll no longer be able to make decisions about your finances.</li> </ul> <p>It's not suitable if</p> <ul style="list-style-type: none"> <li>✗ You want to set limits on transactions made by your attorney.</li> </ul>	<p>You'll need to seek independent legal advice to set up your LPA or go online at gov.uk.</p> <p>It will need to be registered with the Office of the Public Guardian before we'll accept it.</p> <p>When you've got the PoA, you need to register it with us. Ask in branch or call us. We'll send you a form that you and your attorney must complete. We'll need to see a certified copy of the PoA.</p> <p>We'll also need your attorney to give us paper proof of ID and address before we'll set this up.</p>
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**26. If you don't make regular transactions, we'll need to re-identify you**

If you haven't made any transactions on your account(s) for five years or more, we'll class your account as 'inactive'. You won't be allowed to make any transactions on an inactive account until we've seen proof of your ID and address. This is to protect you and safeguard your money.

Your money will continue to earn interest in an inactive account.

We'll try to notify you before your account becomes inactive. We may close your account – see **We may close your account if it's dormant** in section 27 "[Closing an account](#)" on page 39.

## 27. Closing an account

Unless your Product Specific Terms say different, this agreement will continue until either you or we close your account.

### When you can close your account

You can close your account within 14-days of opening it without having to give a reason. This is called the cancellation period. If you want to do this, please contact us. See section 22 – “[How you can contact us](#)” on page 30. Your Product Specific Terms will tell you if you can't do this as it isn't available for all accounts.

After the cancellation period, you can close your account at any time. Your Product Specific Terms will tell you if you can't do this as it isn't available for all accounts.

Your Product Specific Terms will tell you if there are any notice periods, charges or loss of interest if you close your account.

### When we can close your account on notice

We can close your account unless your Product Specific Terms say otherwise – for example, if your account has a fixed rate, we'll give you at least 90 days' notice. If you have to give us more than 90 days' notice to take money out, we'll give you the same amount of notice as you have to give us. Your Product Specific Terms will tell you if this is the case.

We'll terminate your right to use Online Services at the same time as your account is closed.

### When we can close your account straight away

We can close any type of account (including fixed term accounts) straight away in any of the exceptional circumstances allowed by law. This includes if:

- you've been abusive or threatening to our staff, who we owe a legal duty to protect,
- we're legally required to,
- by keeping your account open, we reasonably believe we may:
  - break a law, regulation, code, court order or other duty,
  - be exposed to action from a regulator, government or law enforcement agency,
- we reasonably believe the account has been used in connection with a serious crime,
- you weren't entitled to open the account. For example, if you were younger than the age requirement, or you already had the maximum

- number of that type of account,
- we ask for ID, information on your tax liability or other information we must hold under the ISA Regulations, and you don't provide it in a reasonable period,
- you gave us wrong or misleading information which we relied on,
- we reasonably believe that you or someone else is using or intends to use your account to do something illegal, or
- you seriously or repeatedly break any of the terms of our agreement.

### What happens when your account is closed

We'll tell you in writing as soon as we can that your account is being closed. We won't do this if it would compromise reasonable security measures or be unlawful.

We'll return any money in your account to your nominated bank account or cheque to registered address within 30 days. We won't return any money that has been received as a result of fraud or illegal activities.

Our agreement with you will end when your account is closed. This isn't the case if you have another account with us.

### We may close your account if it's dormant

If you haven't used your account for 15 years and we haven't heard from you in that time, your account will be classed as 'dormant'. If your account is 'dormant' it may be closed following reasonable attempts to trace you.

If we close your 'dormant' account, you can reopen it at any time. We'll do this for you unless we have a good reason. We may ask you for identification if we can't satisfy our anti-money laundering requirements. If the type of account isn't available anymore, we'll talk to you about suitable alternatives or we'll return your money. It'll be the amount in your account when it was closed, plus any interest you would have earned if the account had been open.

### Suspending your account

We can suspend your account straight away for any of the reasons set out above in “[When we can close your account straight away](#)”. If we need to suspend your account, we'll tell you as soon as we can and we'll tell you why. Sometimes, we may not be able to do this if there are legal reasons why we can't.

Once suspended, you can contact us if you want us to reverse the suspension. See section 22 – “[How you can contact us](#)” on page 30. We may ask you for information before we do this and we may choose not to reverse the suspension.

When we say 'suspend' your account, we mean that we may stop you from:

- paying money in,
- paying money out, and
- changing any of your personal or security details.

### Changing your account

Sometimes, we may need to change your account to a different type of savings account. We'll try to move you to an account that works in a similar way, but we may not always be able to.

We'll let you know at least two months before we do this, but if your Product Specific Terms say so, we'll give you more notice than this.

If you're happy for your account to change, you won't need to do anything. Otherwise, you can contact us to close your account immediately free of charge. See section 22 "[How you can contact us](#)" on page 30. We'll explain that you can close your account when we tell you about changing your account.

### 28. What to do if you have a complaint

If something goes wrong, please let us know. You can do this by contacting us in any of the ways set out in section 22 – "[How you can contact us](#)" on page 30. We aim to resolve any issues quickly and fairly.

You can find out more about our process in the 'Complaints Procedure' leaflet. Visit our website at [www.saffronbs.co.uk](http://www.saffronbs.co.uk) or please contact us for a copy.

If you're not happy with how we handle your complaint, you may be able to take your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent complaints service that's free to use. You can contact the Financial Ombudsman Service using the details below.

<b>Telephone</b>	0800 023 4 567 – this is free of charge if you are calling from a fixed line phone 0300 123 9123 – calls to this number cost no more than calls to 01 and 02 numbers
<b>Website</b>	<a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>
<b>Post</b>	The Financial Ombudsman Service, Exchange Tower, London E14 9SR

You may also be able to complain to the Financial Conduct Authority.

### 29. Your savings are protected

We're covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Please visit [www.fscs.org.uk](http://www.fscs.org.uk) for further information.

### Part F – Online Services and mobile app

You need to be at least 16 years old to use Online Services. Third-parties can't have Online Services. If you use our Online Services outside the UK, you do so at your own risk.

All account holders and signatories need their own security details. If you have a joint account, you must each set up separate security details. Each of you must register individually to use Online Services.

If you don't already have access to Online Services, please contact us. See section 22 – "[How you can contact us](#)" on page 30.

We may terminate your right to use Online Services and the mobile app at any time. If we do this, we'll give you 90 days' notice.

### Logging into Online Services

To log into Online Services for the first time, you'll need:

- your user ID,
- your password, and
- to have access to your email or registered device.

If you applied for the account online, you'll have set up your password and memorable word during the application process.

If you applied for your account by post or in branch, we'll send your user ID by email and temporary password by SMS. To log in you can visit our website and go to the log in page, or download our mobile app. This is available in the Apple App store and Google Play store and can only be used on Apple or Android devices. When you log in for the first time, you'll be asked to set up a password and memorable word.

After that, to log in you need to:

- visit our website and go to the log in page, or go to our mobile app
- enter your user ID,
- enter your password,
- enter the random letters we ask for from your memorable word, and
- enter your one-time access code. We'll send you a one-time access code by email or text message.

To reset your password, you can do this in our mobile app. If this doesn't help, you need to call us. See section 22 – "[How you can contact us](#)" on page 30 for our telephone number.

Online Services will automatically log you out if we don't see any activity for 20 minutes – for example, you haven't clicked. The mobile app will log you out after 5 minutes of inactivity. Both will warn you 1 minute before time out. This is to keep you and your money safe.

### Using our mobile app

Our mobile app is available in the Apple App store and Google Play store and can only be used on Apple or Android devices.

To set up the app, you'll need your Online Services user ID, password and memorable word. You'll be asked to set up a 5-digit passcode for the app. You can use this the next time you log in on your registered device.

You can also select if you'd like to use biometrics. You can choose biometric information that is supported by your registered device – for example, fingerprints or facial recognition.

After that, to log in you need to:

- open the mobile app, and
- enter your passcode or biometric information.

You can have up to 3 registered devices linked to the mobile app. If you change or de-register a registered device, you'll need to set up your security details again to help us identify you.

You can de-register your device at any time by using the 'Forget this Device' function in the mobile app.

To reset your passcode, select 'Change passcode' in the mobile app.

### Confirming your security details


You'll have to confirm your security details if you want to do some things in Online Services or the mobile app – for example, making a payment or updating your details.

### Our Online Service and mobile app might not be available

We may take away or limit your access to the Online Service or mobile app:

- for security reasons, or
- if we believe the service isn't being used properly.

If this happens, we'll let you know as soon as possible.

 The Online Service and mobile app is not available between 11:59pm and 6am each day.

The Online Service and mobile app may be unavailable if we need to update our systems or any information. When we have to do this, we'll let you know by putting a notice on our website.

# Find out more



Visit us in branch



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Large print, audio and Braille editions of our documents are available. Please call 0800 072 1100. We want you to be able to access our products and services regardless of your current circumstances. If you want us to do something differently, or need some more support, please let one of our colleagues know. We'll do all we can to make things easier for you.

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