Penrith Online Frequently Asked Questions (FAQs)

What can I use Penrith Online For?

Penrith Online provides you with the ability to view your savings and mortgage accounts, request payments from your online savings account and apply for our range of online savings accounts

You can use the secure messaging service within Penrith Online to contact us with the knowledge that your information is securely transmitted.

Subject to the terms and conditions and signatory rules on your account, Penrith Online allows you to transfer money between your accounts and request payments to your Nominated UK Bank account. Closure requests can also be made. See Penrith Online Terms and Conditions for further details.

When is the Penrith Online system available?

The system is available 24 hours a day, seven days a week.

Occasionally the service may be unavailable, to allow for maintenance and updates to the system. We will notify you of this on our website, using social media and by sending you a secure message. We will always try to give you 48 hours' notice of any planned maintenance.

Any requests made outside our normal working hours will be processed on the next working day.

How soon will I be able to access my account information after I sign up for Penrith Online?

Following registration, you will receive an email containing your unique User ID and Activation Key, this information is used to activate your Penrith Online access.

Registration requests made outside our normal working hours will be processed on the next working day.

What will I need to log in to Penrith Online?

You will need your unique User ID and your password. Once you log in you will be sent a unique two factor authentication code to your nominated home or mobile telephone number. You will need this code as an additional security step to access your Penrith Online account.

If you have never used two factor authentication you will be prompted to set this up.

What needs to be included within my Penrith Online password?

Your Penrith Online password must contain a minimum of 8 characters, including 1 upper case letter, 1 lower case letter, 1 numeric character and a special character.

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T: **01768 863 675**
E: **enquiries@penrithbs.co.uk**
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A member of the Building Societies Association.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 164473.

What can I do if I have forgotten my Penrith Online password?

If you have forgotten **your password** you can reset this by clicking the 'Forgotten Details' link on the Penrith Online homepage.

If you have forgotten **your User ID** please contact the Society by emailing support@penrithbs.co.uk using your registered email address or telephoning us on 01768 863675.

How secure is Penrith Online?

For someone to gain access to your account details they would need your User ID and password, and also access to the unique two factor authentication code sent to your nominated home or mobile number.

All information transmitted between your personal computer and the 'Penrith Online' server is encrypted.

The registration cannot be completed until we have sent your unique User ID and Activation Key using the email address registered with us. This helps to prevent a fraudulent attempt to access your information.

The security of the system also relies upon you taking responsibility for your personal login details such as your password. You should keep this secure by not writing it down or storing it on your personal computer. Never share this with anybody else. Our colleagues will **never** ask you for your password or your two factor authentication code.

What can I do to help keep my information secure?

To safeguard information held on your computer you should check that you have suitable anti-virus/spyware and firewall software installed. You should treat any emails or telephone calls requesting personal financial information with extreme caution. You should always access your accounts via the link from the Society's website or typing the address directly into your browser and not from a link in an email. You can find more information on keeping safe online and common fraud tactics on our website at www.penrithbs.co.uk/fraud

If you would like more advice on maintaining security when dealing with your finances online, the following sites contain useful information

http://www.financialfraudaction.org.uk/

http://www.getsafeonline.org/

http://www.actionfraud.police.uk/

How often is the information updated?

We update our Penrith Online portal twice during the working day and once overnight. This means that accounts and transactions will not appear in real time. If you send an electronic payment to us, we will process it by close of business on the next working day.

Once the transaction has been accepted by us, it will appear on your online portal the next time the Penrith Online update takes place.

Which transactions can I see on my accounts?

You will be able to see transactions affecting the balance of your account.

What happens to my transaction history when my account is closed?

You will still be able to view the transaction history if you retain other open accounts with the Society.

If you close all your accounts with the Society, your Penrith Online registration will be cancelled within 1 month of the closure of your last account.

The Society holds your account history for a minimum of 7 years after closure of an account. If you need information about a closed account, you need to contact the Society to access this information.

What if my account information looks incorrect?

If any information on your account looks incorrect or suspicious in any way you should contact us using the secure messaging facility or by telephoning us on 01768 863675.

What can I do if I experience problems accessing Penrith Online?

We cannot give you detailed instructions regarding your individual home computer. If you have previously accessed Penrith Online but are now experiencing problems, then we would recommend that you clear out your cache memory / temporary internet files and also delete all cookies before trying to log in again.

If you continue to experience problems accessing Penrith Online, please call us on 01768 863675 and ask to speak to the Penrith Online team.

How will you respond to a secure message I have sent?

We will respond to message requests within our normal working hours (Excluding Saturday) and usually within 24 hours. You can find details of our normal working hours by following the link here.

You will receive a notification via email when we reply to your message, and you will need to log in to Penrith Online to see our response.

How to I set up Online payment requests on my account?

Online payment requests are only available to customers who hold one of our online savings accounts.

To set up online payment requests, you will need to provide us with your Nominated Bank Account number and sort code. The bank account must be with a UK bank account and be registered in your own personal or joint names. Please note that your account number will only be verified when you request your first transfer.

When processing your transfer request we will confirm your payee details within our banking application, to verify your Nominated Bank Account. If this does not match we will ask you to provide a bank statement evidencing the

account name and account number. We will use a service called "Confirmation of Payee" which provides customers with greater assurance that they are sending payments to the intended recipient.

What withdrawal services are available online?

Online withdrawals are only available to customers who hold one of our online savings accounts.

Withdrawal requests to your Nominated Bank Account can be made up to a maximum of £10,000

Requests received before 3.00pm will be processed the same day and credited to your Nominated Bank Account the next working day.

Requests made after 3.00pm, on a Saturday or on a non-working day will be deemed to have been received on the following working day.

Transfers can also be made between Penrith Building Society Accounts in your own name subject to the terms and conditions of your accounts.

For accounts where a notice period is required your request will be processed after the notice period has expired.

Can I withdraw from an account which I am a third party?

Withdrawals requests cannot be made by a third party on an account. This includes Power of Attorney/Court of Protection/Trustees/Signatories.

Can I cancel a withdrawal request?

Once the Society has accepted your request within Penrith Online you will no longer be able to delete or amend your request. If your online account terms require you to serve a notice period before withdrawal you may cancel the transaction during the notice period if the request to cancel the transaction is received by us two working days before the transaction is due to take place.

Once an online payment request has left your account this cannot be amended or recalled. If incorrect details are provided, the Society cannot be held responsible for any delay or loss or refund.

How can I update my passbook?

You will not be issued with a passbook for your Penrith Online accounts. For branch and postal based accounts, If you wish your passbook to be updated, it is your responsibility to send this to us.

Transactions affecting the balance of your registered account will be visible in the portal within 1 working day.

Can I close my account online?

You can request to close your account via Penrith Online, by selecting the account you wish to close, followed by account closure.

Accounts can be closed by:

- Online payments up to a maximum daily limit of £10,000;

- Payment to an internal Penrith Building Society account;

- Giving us notice to close your account where notice is required.

If your balance is greater than £10,000 and you wish to close your account, you will need to send us a secure message using your Penrith Online portal and we will contact you with next steps.

Requests received before 3.00pm will be processed the same day and credited to your Nominated Bank Account the next working day. Requests made after 3.00pm, on a Saturday or on a non-working day will be deemed to have been received on the following working day.

Where can I find the Penrith Online Terms and Conditions?

Click **here** to access these.

How do I pay into my account?

Online from your external Bank account:
To set up a one-off payment or standing order to your account use these details:

Penrith Building Society
Sort code: 60-16-21
Account number: 77173163
Reference: Use your 10-digit Penrith Building Society account number which can be found on-line or on your passbook or account statement. If this is not quoted your payment could be returned.

By cheque:
Currently you can't deposit a cheque through Penrith Online, you will need to post it to us or bring it into our branch office
Make sure the cheque is made out to the name shown on the account. Our branch address is;

Penrith Building Society
7 King Street Penrith Cumbria CA11 7AR

How do I change my Penrith Online password?

To change your password log onto Penrith Online

You can then amend your password by clicking on your name and then selecting "security details", inputting your new password and clicking update.

Your password must be between 8-64 characters and have at least one upper case, lower case and a number, as well as a special character (e.g. !£$%^&*-#).

If you have forgotten your security details, click the "Forgotten details" link on the Penrith Online login page and we will guide you through the process of updating your security details.

Need more help?

If these FAQs did not answer your question, please contact us on 01768 863675, send us a secure message via Penrith Online, or email us at support@penrithbs.co.uk and our Penrith Online Team will be able to help you.