

@PBS – FREQUENTLY ASKED QUESTIONS

What facilities does the @PBS system provide?

The @PBS system provides you with a summary of your accounts with Penrith Building Society, together with details of recent transactions. At this stage, you are not able to move funds using this system nor are you able to open a new account online.

A secure messaging facility within @PBS means that you can communicate with us electronically, knowing that any information you send us is transmitted securely. You can use secure messaging to contact the Society with any queries you may have.

As the system develops, we will add more facilities, so keep checking back with us to find out more.

How do I register to use @PBS?

Simply visit our website www.penrithbs.co.uk and click on the '@PBS / Secure Log In' button. You can then follow a simple process to register your accounts.

When is the @PBS system available?

The @PBS system is normally available 24 hours a day, 7 days a week, however there may be times when a part of the service is unavailable to allow for maintenance and updates to the system. We will advise of any planned maintenance of the service, via email in advance.

How often is the information updated?

The information available online is updated once a day at 5am.

How secure is the @PBS system?

All information transmitted between your device and our @PBS system is encrypted.

In order for someone to gain access to your account information, they would need your password and piece of memorable information. You should keep all your login details secure by not writing them down, not storing them on your device and not sharing them with someone else.

We recommend that you change your password and memorable information on a regular basis using the "security details" option within @PBS. Passwords and memorable information should contain a mixture of letters, numbers and special characters and you should avoid using words that it would be easy for others to guess, such as the name of a family member, or that could be gained from information available online.

What is Secure Customer Authentication?

Secure Customer Authentication is a new process designed to reduce fraud and make the Society's @PBS system more secure. It gives a two-step process by using a one-time code via text or phone call, as well as your password and memorable information, to log in and make changes to your account(s). This helps us

ensure you are legitimately accessing your own account, increasing security for the system and your account(s).

How can I help keep my information secure?

In order to help safeguard the information held on your device, you should ensure that you have adequate anti-virus/anti spyware protection and a personal firewall installed and these are updated on a regular basis. You should treat any email or phone call requesting personal financial information with extreme caution. Penrith Building Society will never ask you to reveal your password or memorable information other than as part of the @PBS login process. For more information on maintaining security when dealing with your finances online, visit www.banksafeonline.org.uk where you can find lots of useful information.

How soon will I be able to access my accounts after I have registered for @PBS?

Within seven working days of registering you will receive your User ID number and activation key in the post. We will only send this information to the correspondence address we have registered for you.

How long can I see my records for?

Transactions will be held on the system for at least two years. Closed accounts will remain on the system for two years, after which they will be removed.

How will the Society respond to a secure message I have sent?

We will respond to a secure message you have sent to us within 24 hours (except Bank Holidays and weekends). You will receive a notification via your registered email address when we reply to your message and you will need to log onto @PBS to see our response.

What if my account information appears incorrect?

If you feel that any of your account information is incorrect, send us a secure message or call the office on 01768 863675 where a member of staff will be pleased to help you.

What can I do if I experience problems accessing @PBS?

Whilst we are unable to provide you with detailed instructions regarding your device, you might like to try the following:

If you have previously accessed @PBS but are now experiencing problems, then we would recommend that you clear your cache memory/temporary internet files and also delete all cookies before trying to log in again. If this does not work, or you are trying to access @PBS for the first time, then please contact us on 01768 863675 where a member of staff will be pleased to help you.

If you have call barring in place or your mobile phone is an older version, this may stop the 2FA verification code being sent to you.

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Penrith Building Society is a member of the Building Societies Association.

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