

For more information or details of our interest rates

- call in at your local branch or agency
- ring our helpline free on: **0800 83 43 12**
- visit our website www.furnessbs.co.uk
- email us at ask@furness-bs.co.uk

Furness Access 90 Saver



Furness Building Society is authorised and regulated by the Financial Services Authority and is entered in its Register under number 159624.

The Society is covered by the Financial Ombudsman Service and has a complaints handling procedure. A copy of the complaints handling procedure is available on request.

Complaints we cannot settle may be referred to the Financial Ombudsman Service. A member of the Building Societies Association.

Eligible for investment by Trustees.

Your call may be monitored or recorded to maintain a quality service.



Dip into your savings without breaking into your nest egg

Furness
BUILDING SOCIETY

Head Office:

51-55 Duke Street, Barrow-in-Furness, Cumbria LA14 1RT

Telephone: (01229) 824560

Facsimile: (01229) 837043

Furness
BUILDING SOCIETY

Always with your interest at heart

Furness Access 90 Saver

Opening an account couldn't be easier

To open an account simply call in to your local Furness branch or agency with your initial investment and identification. You can also access the application form on our website www.furnessbs.co.uk

You will need to provide some identification when you open your account. Details of our identification requirements can be obtained from your local branch or agency, by contacting the investment team on 0800 834312 or on our website. If you are already a Furness customer, in most cases this will not be necessary.

Savings limits and additional investments

Minimum Investment £500. To receive monthly interest on this account, the minimum investment is £2,000. The maximum investment is £250,000. You can add to your account at any time subject to the maximum limit.

Interest

Interest is paid or added to your account annually on 31 December. Alternatively, the interest can be paid monthly to another suitable Furness account, your bank account or added to your Furness Access 90 Saver Account.

If the balance in your account falls below £2,000 the monthly income option does not apply and interest is paid or added to your account on 31 December.

When interest is added to the account, this may be withdrawn without the usual notice or penalty, providing the withdrawal is made within 6 months of the interest being added. The interest must be taken as one withdrawal. After the 6 month period all withdrawals are treated as withdrawal of capital and subject to the normal terms and conditions.

If the balance on the account falls below £500 the rate applicable on the Furness Access Saver account type will apply.

You can find out about our interest rates by asking at your local branch or agency for a Current Interest Rate leaflet, by visiting our website or by calling us on 0800 834312.

Withdrawals and Closure

Any withdrawal that leaves a balance of £10,000 or more in your account is free from notice or penalty. However you are required to give 90 days notice of withdrawal if the balance is less than £10,000 or the withdrawal will reduce the balance to less than £10,000. Provided such notice is given (if applicable) withdrawals may be made without loss of interest.

Notice of withdrawal may only be given in respect of cleared funds held in the account on the date notice is given. If 90 days notice has not been given, withdrawals will be subject to a penalty amounting to 90 days interest. This will be calculated using the gross rate of interest payable on the account on the day the withdrawal is made.

The penalty will be charged against accrued interest. If the penalty is higher than the accrued interest, it will be applied against the remaining capital balance in the account with any remainder being deducted from the amount withdrawn.

If the notice period ends on a weekend or Bank Holiday, the notice will be deemed to end on the last working day before the weekend or Bank Holiday and the amount to be withdrawn will therefore be available from that date.

Notice withdrawals must be for specified amounts unless closure is requested. Notice may only be given to withdraw cleared funds not subject to an existing notice of withdrawal (ie., notices may not run concurrently against the same funds). Only one notice may be pending against the account at any one time.

On expiry of the notice period the withdrawal can be made free from penalty within 28 days in one single transaction.

Summary Box – Key Product Information

Account Name	Furness Access 90 Saver
Interest Rate	The interest rate is variable. Refer to the current interest rate leaflet for up to date information
Tax Status	Net interest can be paid gross on receipt of a signed valid R85 form
Conditions for bonus payments	N/A
Withdrawal arrangement	Instant access if balance remains over £10,000 otherwise 90 days notice or interest penalty based on the amount of the withdrawal
Access	Branch/Post

Please note that the Furness offers other Notice Accounts and if you would like details of these accounts, please ask at your local branch or agency or give us a call on 0800 834312

You must read the 'General Investment Terms and Conditions and Other Important Information' leaflet to ensure you fully understand how your account works and your responsibilities as an account holder