

The aim of the summary boxes is to enable you to compare our different products more easily and provide the key product information for our savings accounts. Please refer to the specific product leaflet for further information to enable you to choose the most suitable product for your needs. Our staff are always on hand to assist you with any queries to ensure you understand how your account works.

Account Name	Instant Access & Affinity	Notice 90	Capital	Furness Bonus Saver	Cash ISA 90 (Issue 2)	Fairness Cash ISA	Young Saver	Child Trust Fund	Platinum	Student Saver	Homesaver (Issue 2)	Fixed Rate Bond (Limited Issue)	Festive Saver
<b>Interest Rates (AER's)</b>	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest and bonus rates are variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is variable. Refer to the current interest rate leaflet for up to date information	The interest rate is fixed	The interest rate is variable. Refer to the current interest rate leaflet for up to date information
<b>Tax Status</b>	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Tax Free	Tax Free	Net interest can be paid gross on receipt of a signed valid R.85 form	Tax Free	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form	Net interest can be paid gross on receipt of a signed valid R.85 form
<b>Conditions for Bonus Payment</b>	N/A	N/A	N/A	Accrued daily based on the amount invested and payable on 31 December providing no withdrawals have been made during the calendar year	N/A	N/A	N/A	N/A	N/A	N/A	2% based on the average balance held in the preceding 12 months and payable on completion of a direct Furness mortgage	N/A	N/A
<b>Withdrawal arrangements</b>	Instant Access	90 days notice or interest penalty based on the amount of the withdrawal	Instant access if the balance remains over £10,000 otherwise 30 days notice or interest penalty based on the amount of the withdrawal	Instant access however annual bonus not payable if a withdrawal is made during the calendar year	90 days notice or interest penalty based on the amount of the withdrawal	Instant Access	Instant Access	No withdrawals allowed	100 days notice or interest penalty based on the amount of the withdrawal	Instant Access	120 days notice or interest penalty based on the amount of the withdrawal unless taking out a direct mortgage with the Furness	No withdrawals allowed.	No withdrawals allowed.
<b>Access</b>	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post	Branch/Post



Always with your interest at heart