

Current Savings Interest Rates from Furness Building Society

EFFECTIVE AS AT 4TH SEPTEMBER 2009

Furness Access Saver (formerly Instant Access Account) and Affinity Accounts

Furness Access Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£150,000 & over	0.45	0.45	0.36	0.45	0.45	0.36
£1 & over	0.40	0.40	0.32	0.40	0.40	0.32

Notice Accounts

Notice 90	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£200,000 & over	2.00	2.00	1.60	2.00	2.00	1.60
Monthly Interest	2.00	1.98	1.58	1.76	1.75	1.40
£100,000 & over	1.90	1.90	1.52	1.90	1.90	1.52
Monthly Interest	1.90	1.88	1.50	1.66	1.65	1.32
£50,000 & over	1.65	1.65	1.32	1.65	1.65	1.32
Monthly Interest	1.65	1.64	1.31	1.41	1.40	1.12
£25,000 & over	1.40	1.40	1.12	1.40	1.40	1.12
Monthly Interest	1.40	1.39	1.11	1.16	1.15	0.92
£10,000 & over	1.20	1.20	0.96	1.20	1.20	0.96
Monthly Interest	1.20	1.19	0.95	0.95	0.95	0.76
£5,000 & over	0.90	0.90	0.72	0.90	0.90	0.72
Monthly Interest	0.90	0.90	0.72	0.65	0.65	0.52
£2,500 & over	0.75	0.75	0.60	0.50	0.50	0.40
Monthly Interest	0.75	0.75	0.60	0.50	0.50	0.40
£1,000 & over	0.70	0.70	0.56	0.50	0.50	0.40

Furness Access 30 Saver (previously Capital Account)

Furness Access 30 Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£50,000 & over	0.90	0.90	0.72	0.75	0.75	0.60
Monthly Interest	0.90	0.90	0.72	0.60	0.60	0.48
£25,000 & over	0.80	0.80	0.64	0.50	0.50	0.40
Monthly Interest	0.80	0.80	0.64	0.50	0.50	0.40
£10,000 & over	0.70	0.70	0.56	0.50	0.50	0.40
Monthly Interest	0.70	0.70	0.56	0.50	0.50	0.40
£5,000 & over	0.60	0.60	0.48	0.50	0.50	0.40
Monthly Interest	0.60	0.60	0.48	0.50	0.50	0.40
£2,000 & over	0.55	0.55	0.44	0.50	0.50	0.40
Monthly Interest	0.55	0.55	0.44	0.50	0.50	0.40
£500 & over	0.50	0.50	0.40	0.50	0.50	0.40

Furness Access 60 Saver

Furness Access 60 Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£50,000 & over	1.05	1.05	0.84	0.75	0.75	0.60
Monthly Interest	1.05	1.04	0.83	0.60	0.60	0.48
£25,000 & over	0.90	0.90	0.72	0.50	0.50	0.40
Monthly Interest	0.90	0.90	0.72	0.50	0.50	0.40
£10,000 & over	0.80	0.80	0.64	0.50	0.50	0.40
Monthly Interest	0.80	0.80	0.64	0.50	0.50	0.40
£5,000 & over	0.70	0.70	0.56	0.50	0.50	0.40
Monthly Interest	0.70	0.70	0.56	0.50	0.50	0.40
£2,000 & over	0.65	0.65	0.52	0.50	0.50	0.40
Monthly Interest	0.65	0.65	0.52	0.50	0.50	0.40
£500 & over	0.60	0.60	0.48	0.50	0.50	0.40

Furness Access 90 Saver

Furness Access 90 Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£50,000 & over	1.45	1.45	1.16	0.75	0.75	0.60
Monthly Interest	1.45	1.44	1.15	0.60	0.60	0.48
£25,000 & over	1.20	1.20	0.96	0.50	0.50	0.40
Monthly Interest	1.20	1.19	0.95	0.50	0.50	0.40
£10,000 & over	1.00	1.00	0.80	0.50	0.50	0.40
Monthly Interest	1.00	1.00	0.80	0.50	0.50	0.40
£5,000 & over	0.90	0.90	0.72	0.50	0.50	0.40
Monthly Interest	0.90	0.90	0.72	0.50	0.50	0.40
£2,000 & over	0.75	0.75	0.60	0.50	0.50	0.40
Monthly Interest	0.75	0.75	0.60	0.50	0.50	0.40
£500 & over	0.70	0.70	0.56	0.50	0.50	0.40

Regular Savings

Furness Bonus Saver	AER	New %		Previous %				
		AER*	Gross p.a.	Net p.a.	AER	AER*	Gross p.a.	Net p.a.
£10 minimum	1.25	1.75	1.25	1.00	1.25	1.75	1.25	1.00
£1,000 maximum								

*Includes 0.50% variable bonus. See product leaflet for full terms and conditions

Festive Saver (issue 3)	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£1 & over	0.50	0.50	0.40	0.50	0.50	0.40

Furness Monthly Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£1,000 Minimum	4.00	4.00	3.20			
Minimum monthly £25 - Maximum monthly £250						

Accounts for 55's and Over

Platinum	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£5,000 to £25,000	1.60	1.60	1.28	1.60	1.60	1.28
£25,001 to £50,000	1.85	1.85	1.48	1.85	1.85	1.48

(£10,000 min to open £50,000 max investment)

IMPORTANT NOTICE

We will allow you to withdraw your investment without notice or loss of interest, in the event of the variable interest rate on the account being more than 3% below the prevailing Bank of England Base Rate for a continuous period of 28 days following a change in Bank of England Base Rate.

Summary of changes in Bank of England base rate 2007/09

	from	to		from	to
Jul 2007	5.50%	5.75%	Nov 2008	4.50%	3.00%
Dec 2007	5.75%	5.50%	Dec 2008	3.00%	2.00%
Feb 2008	5.50%	5.25%	Jan 2009	2.00%	1.50%
Apr 2008	5.25%	5.00%	Feb 2009	1.50%	1.00%
Oct 2008	5.00%	4.50%	Mar 2009	1.00%	0.50%

Cash ISA Collection

Cash ISA 90 (issue 2)	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£9,001 and over	2.04	2.04	Tax free	2.04	2.04	Tax free
£3,001 to £9,000	1.94	1.94	Tax free	1.94	1.94	Tax free
£1,000 to £3,000	1.84	1.84	Tax free	1.84	1.84	Tax free

Fairness Cash ISA

£1 & over	1.74	1.74	Tax free	1.74	1.74	Tax free
-----------	------	------	----------	------	------	----------

Accounts for Under 18's

Young Savers	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£500 & over	1.76	1.75	1.40	1.76	1.75	1.40
£1 & over	1.61	1.60	1.28	1.61	1.60	1.28

Child Trust Fund (cash option)

£1 & over	1.90	1.90	Tax free	1.90	1.90	Tax free
-----------	------	------	----------	------	------	----------

Other Accounts

Student Saver	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£500 & over	1.76	1.75	1.40	1.76	1.75	1.40
£1 & over	1.61	1.60	1.28	1.61	1.60	1.28

HomeSaver (issue 2)

£1 & over	1.40	1.40	1.12	1.40	1.40	1.12
-----------	------	------	------	------	------	------

An additional 2% bonus is payable when you take out a direct Furness mortgage subject to the savings account being open a minimum of 12 months. See HomeSaver (issue 2) leaflet for full terms and conditions.

ACCOUNTS NO LONGER AVAILABLE TO INVESTORS

New Century Cash ISA	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£1,000 & over	2.09	2.09	Tax free	2.09	2.09	Tax free

Cash ISA (formerly TOISA)						
£1,000 & over	2.09	2.09	Tax free	2.09	2.09	Tax free

Cash ISA 2nd Issue (formerly TOISA)						
£1,000 & over	2.04	2.04	Tax free	2.04	2.04	Tax free

Cash ISA 90						
£1,000 & over	2.04	2.04	Tax free	2.04	2.04	Tax free

Cash ISA Access (formerly TOISA)						
£1,000 & over	1.74	1.74	Tax free	1.74	1.74	Tax free

Notice 60	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
£200,000 and over	1.60	1.60	1.28	1.60	1.60	1.28
Monthly Interest	1.60	1.59	1.27	1.36	1.35	1.08
£100,000 and over	1.50	1.50	1.20	1.50	1.50	1.20
Monthly Interest	1.50	1.49	1.19	1.26	1.25	1.00
£50,000 and over	1.25	1.25	1.00	1.25	1.25	1.00
Monthly Interest	1.25	1.24	0.99	1.00	1.00	0.80
£25,000 and over	1.00	1.00	0.80	1.00	1.00	0.80
Monthly Interest	1.00	1.00	0.80	0.75	0.75	0.60
£10,000 and over	0.80	0.80	0.64	0.80	0.80	0.64
Monthly Interest	0.80	0.80	0.64	0.55	0.55	0.44
£5,000 and over	0.70	0.70	0.56	0.50	0.50	0.40
Monthly Interest	0.70	0.70	0.56	0.50	0.50	0.40
£2,500 and over	0.65	0.65	0.52	0.50	0.50	0.40
Monthly Interest	0.65	0.65	0.52	0.50	0.50	0.40
£1,000 and over	0.60	0.60	0.48	0.50	0.50	0.40
£500 and over	0.60	0.60	0.48	0.50	0.50	0.40

HomeSaver						
£1 & over	2.40	2.40	1.92	2.40	2.40	1.92

An additional 1% bonus is payable when you take out a direct Furness mortgage subject to the savings account being open a minimum of 12 months. See HomeSaver (issue 2) leaflet for full terms and conditions.

5 Year Regular Savings Account						
£200 maximum	2.40	2.40	1.92	2.40	2.40	1.92
(£400 joint) per month						

5 Year Regular Savings Account (issue 2)						
£500 maximum	2.40	2.40	1.92	2.40	2.40	1.92
(£1000 joint) per month						

Furness Summer Saver						
£1 & over	0.50	0.50	0.40	0.50	0.50	0.40

Furness Portfolio Instant Access Account						
£1 & over	0.40	0.40	0.32	0.40		

