

# Current Savings Interest Rates from Furness Building Society

EFFECTIVE AS AT 4TH SEPTEMBER 2009

## Furness Access Saver (formally Instant Access Account) and Affinity Accounts

	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
Furness Access Saver	0.45	0.45	0.36	0.45	0.45	0.36
£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

	AER	New %		Previous %		
		Gross p.a.	Net p.a.	AER	Gross p.a.	Net p.a.
<b>Notice 90</b>						
£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)

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£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

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

## Furness Access 90 Saver

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

## Regular Savings

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

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

## Festive Saver (issue 3)

	AER	New %		AER	Previous %		Net p.a.
		Gross p.a.	Net p.a.		Gross p.a.	Net p.a.	
£1 & over	0.50	0.50	0.40	0.50	0.50	0.40	0.40

## Furness Summer Saver

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1 & over	0.50	0.50	0.40	0.50	0.50	0.40

## Accounts for 55's and Over

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

	AER	New %		AER	Previous %	
		Gross p.a.	Net p.a.		Gross p.a.	Net p.a.
<b>Cash ISA 90 (issue 2)</b>						
£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

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1 & over	1.74	1.74	Tax free	1.74	1.74	Tax free

## Accounts for Under 18's

	AER	New %		AER	Previous %	
		Gross p.a.	Net p.a.		Gross p.a.	Net p.a.
<b>Young Savers</b>						
£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)

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1 & over	1.90	1.90	Tax free	1.90	1.90	Tax free

## Other Accounts

	AER	New %		AER	Previous %	
		Gross p.a.	Net p.a.		Gross p.a.	Net p.a.
<b>Student Saver</b>						
£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)

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£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.

## Tracker Bond

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1,000 & over	1.95	1.95	1.56	1.95	1.95	1.56

Tracker Bond is guaranteed to be 1.45% gross/AER (1.16% net) above Bank of England Rate for 1 year from inception of the account.

## ACCOUNTS NO LONGER AVAILABLE TO INVESTORS

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

## Cash ISA (formerly TOISA)

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

## Cash ISA 2nd Issue (formerly TOISA)

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1,000 & over	2.04	2.04	Tax free	2.04	2.04	Tax free

## Cash ISA 90

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1,000 & over	2.04	2.04	Tax free	2.04	2.04	Tax free

## Cash ISA Access (formerly TOISA)

	AER	New %	Net p.a.	Previous %		
				Gross p.a.	Net p.a.	AER
£1,000 & over	1.74	1.74	Tax free	1.74	1.74	Tax free

## Notice 60

	AER	New %	Net p.a.	AER	New %	Net p.a.	AER	New %	Net p.a.
£200,000 and over	1.60	1.60	1.28	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	1.36	1.35	1.08
£100,000 and over	1.50	1.50	1.20	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	1.26	1.25	1.00
£50,000 and over	1.25	1.25	1.00	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	1.00	1.00	0.80
£25,000 and over	1.00	1.00	0.80	1.00	1.00	0.80	1.00	1	