

## Furness Monthly Saver



### 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](http://www.furnessbs.co.uk)
- email us at [ask@furness-bs.co.uk](mailto:ask@furness-bs.co.uk)

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.

**Our Furness Monthly Saver  
account is generating a lot  
of interest.**

**Furness**   
BUILDING SOCIETY

**Head Office:**

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Telephone: (01229) 824560

Facsimile: (01229) 837043

Inv/FMS/08-10

**Furness**   
BUILDING SOCIETY

Always with your interest at heart

# Furness Monthly 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. This account can only be opened in a branch or agency and cannot be opened by post or by telephone. This account is not available outside of the branch network area.

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. The account can be opened in sole or joint names

## Savings limits and additional investments

Opening investment of £1,000 is required.

Maximum investment in the month you open the account is £1,250. This includes the initial minimum investment of £1,000 plus your maximum monthly payment of £250.

Regular monthly payments of between £25 and £250 must be made each month.

The Furness Monthly Saver account is totally flexible, you can increase or reduce your monthly payments to suit your financial situation subject to the minimum and maximum monthly amounts. You can make as many payments as you like up to the maximum £250 per month, however one payment of at least the minimum £25 must be made each month to your account. The Furness Monthly Saver account is strictly limited to one account per person.

Payments can be made by Standing Order or at your local branch or agency.

## Interest

Interest is added to your Furness Monthly Saver Account on maturity.

Interest is calculated on a daily basis. This means that deposits received in the earlier months will receive more interest in the year than those received in the later months, as the funds will have been in the account for a longer period of time. 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.

The interest rate is variable.

## Withdrawals and closure

The Furness Monthly Saver Account is a 1 year term which offers a high rate in return for monthly savings over that period.

Partial withdrawals are not permitted within the 1 year term. Closure is not permitted within the 1 year term except on the death of the investor.

If any monthly payment is missed we will give you 30 days notice to close the account and a cheque will be issued to the account holder for the closing balance which will include interest accrued to date of closure.

## Maturity

The Furness Monthly Saver account will mature one year from opening when interest will be added to the account. We will then transfer the funds to our Notice 90 Saver account but we will give you 30 days penalty free access should you wish to withdraw your funds or transfer the balance to another account with the Society. Please note that branch and agency limits apply to cash withdrawals.

## Summary Box - Key Product Information

Account Name	Furness Monthly 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 R.85 form
Conditions for bonus payments	N/A
Withdrawal arrangement	No withdrawals allowed
Access	Branch account/postal transactions are permitted

Please note that the Furness offers other Regular Savings 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.