

## 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.

## Furness Summer Saver



## The perfect holiday home for your savings

We all love looking forward to our summer holidays – in fact most of us start planning for next year as soon as we get home. That's why we've created the Furness Summer Saver account – the perfect holiday home for your savings.

**Furness**  
BUILDING SOCIETY

**Head Office:**

51-55 Duke Street, Barrow-in-Furness, Cumbria LA14 1RT  
Telephone: (01229) 824560  
Facsimile: (01229) 837043

Inv/SumSav/11-09

**Furness**  
BUILDING SOCIETY

Always with your interest at heart

# Furness Summer 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](http://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

The minimum amount you can save each month is £25. The maximum amount you can save each month is £500. You must make at least one payment into your account each month. However, you can make more than 1 payment providing you do not exceed the maximum £500 a month. You can add to your account any time by visiting a Branch with your passbook, or setting up a standing order from your bank.

## Interest

Interest is added to your account on 30 April. Interest is calculated on a daily basis. This means that payments made into your account in earlier months will receive more interest than those received in later months, as the funds will have been in your account for a longer time.

The rate of interest is variable and may be varied from time to 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.

## What happens if I stop making payments?

Your account will be transferred to a Furness Access Saver and the Furness Access Saver interest rate will apply.

The Society also reserves the right to close your account if the minimum monthly payment is not maintained or other terms and conditions are breached.

## Withdrawals and closure

No withdrawals are permitted after you open the account until after maturity. If you do need to make a withdrawal before this date the account must be closed in full. Please note that branch and agency limits apply to cash withdrawals.

## Maturity

This is when your Summer Saver account transfers overnight to an Instant Access account so that your savings become accessible for you. This will happen overnight on 30 April, or the next working day if this is a weekend.

Your interest will have been added and you can visit a Branch anytime after this to close your account or make a withdrawal.

## Summary Box - Key Product Information

Account name	Furness Summer Saver
Interest Rate (AER)	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 arrangements	No withdrawals allowed
Access	Branch/Post

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