

Important

- Should you require a service that is not given in this leaflet, please contact your local branch where one of our staff will be able to advise you of any charges which may be applicable.
- The Furness will observe a strict duty of confidentiality about its customers' (and former customers') personal financial affairs. Under the Data Protection Act 1998, customers may request in writing a copy of their personal details held by the Society. A fee will be charged for this service.
- Member of the Building Societies Association.
- The information in this leaflet is correct at the time of going to print.

For more information or details of our interest rates

- call in at your local branch
- ring our helpline free on :
0800 22 05 68 (mortgages) or
0800 83 43 12 (investments)
- visit our website www.furnessbs.co.uk
- email us at ask@furness-bs.co.uk

Furness Building Society follows the Banking Code, a copy of which is available on request. 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.



Service Charges

Effective: 1 December 2008

Furness 
BUILDING SOCIETY

Head Office:
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Furness 
BUILDING SOCIETY

Always with your interest at heart

Service Charges

The Banking Code

The Code has been prepared by the British Bankers Association, the Building Societies Association and the Association for Payment Clearing Services.

The Code sets out standards that both banks and building societies should follow in their dealings with customers.

Furness Building Society will fully comply with the Banking Code to offer you the highest level of service possible.

The Society welcomes the Code as a way of defining the key points in our relationship with customers. The Furness is a society which looks after and respects customers, and under the Code the standards will be maintained and strengthened.

A copy of the Code is available on request.

Customers of the Society

The Furness has always recognised its duty and responsibility to customers and continues to manage their accounts prudently and professionally.

Under the Banking Code we promise to:

- ensure you are aware of the products and services the Society offers and the terms and conditions of your account (the Society will inform you of any changes)
- inform you in advance of any charges to be made
- resolve any problems or misunderstandings relating to your account through the Society's complaints handling procedure
- continue to keep all your financial affairs confidential

Charges

The following pages show the charges made by the Society. These charges are correct at time of printing and are subject to change.

Investment Accounts	
Duplicate Investment Statement - Where an investor requests a copy of a previously issued statement, an administration charge is made	£15
Duplicate Tax Deduction Certificate - Where an investor requests a copy of a previously issued certificate, an administration charge is made	£15
UK CHAPS Payment - Where funds are transmitted by electronic transfer	£20
Unpaid cheque - If a cheque credited to an account is later returned to the Society unpaid, a charge is made	£20

Mortgage Accounts	
Administration fee (Commercial) - An administration fee will be charged	Variable
Administration fee (Residential) - A non-refundable fee is charged to cover administration costs	£25
Administration fee - If an account is 3 months or more in arrears a monthly charge will be incurred	£25
Building insurance - Re-arrangement fee	£25
Confirmation of Interest Charge (including MIRAS 5 Forms)	£15
Deeds handling fee	£40
Discharge fee - To release the Society's charge over a property when a mortgage is fully repaid	£90
Duplicate mortgage statement - Where a borrower requests a copy of a previously issued statement, an administration charge is made	£15
Duplicate redemption statement fee - The Society will provide two redemption statements free of charge per calendar year. A charge will be made for all subsequent statement requests within the calendar year	£35
Ground Rent/Management Fee - Where the Society charges unpaid ground rents/management fees, to the mortgage account a charge is made	£50
Lettings request fee	£100
Questionnaire fee - Second mortgages	£73.40

Mortgage Accounts Cont...	
Higher Lending Charge - If the terms of the Higher Lending Charge need to be changed, a charge is made. This is the amount charged to the Society by the provider of the Higher Lending Charge	£50
Referring Account to Solicitors - To collect arrears or seek possession	£50
Sealing fee	
• No change of records	£50
• Change of records	£60
Transfer of mortgage	
• Repayment to Endowment, Interest only etc	£60
• Endowment, Interest only to Repayment etc	£60
Transfer subject to mortgage - From joint names to single name	£150
Unpaid cheque - If a cheque credited to an account is later returned to the Society unpaid, a charge is made	£20
Unpaid direct debit - If a request for a repayment by direct debit is rejected for whatever reason by your Bank, a charge is made	£20
UK CHAPS Payment - Where funds are transmitted by electronic transfer	£20
Further advance (Completion fee) - A fee will be charged on completion of the further advance	£100
Property administration fee - When a property is repossessed a charge is made to go towards the administrative costs incurred by the Society	£250
Redeeming the Account - There may also be additional interest to be paid upon redemption. Where this applies, it will be stated in your Offer of Loan and the amount payable will be stated in the redemption statement. In addition a Discharge fee will also be payable	

Valuation Fees
For further information please refer to leaflet Mortgage Valuation - Fees and Conditions

General
Photocopying (deeds and documents) A quotation will be given on request