

For more information on our products and services

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



Service Charges

Effective: 1 November 2009

Furness
BUILDING SOCIETY

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

Gen/SC/11-09

Furness
BUILDING SOCIETY

Always with your interest at heart

Service Charges

Investment Accounts

Duplicate Investment Statement - Where an investor requests a copy of a previously issued statement, an administration charge is made	£5
Duplicate Tax Deduction Certificate - Where an investor requests a copy of a previously issued certificate, an administration charge is made	£5
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	£7

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	£7340

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	£7
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

These charges are correct at time of printing and may change in the future