

Current Savings Interest Rates from Furness Building Society

EFFECTIVE AS AT 1ST NOVEMBER 2011

Furness Access Saver and Affinity Accounts

Furness Access Saver	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£500,000 & over	0.75	0.75	0.60		
£250,000 & over	0.70	0.70	0.56	£150,000 & over	0.36
£150,000 & over	0.65	0.65	0.52	0.45	0.45
£100,000 & over	0.60	0.60	0.48		
£50,000 & over	0.55	0.55	0.44		
£25,000 & over	0.50	0.50	0.40		
£10,000 & over	0.50	0.50	0.40		
£5,000 & over	0.40	0.40	0.32		
£2,500 & over	0.40	0.40	0.32		
£1,000 & over	0.40	0.40	0.32		
£500 & over	0.40	0.40	0.32	£1 & over	0.40
£1 & over	0.40	0.40	0.32	0.40	0.40

Notice Accounts

Notice 90	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£200,000 & over	2.00	2.00	1.60	2.00	2.00
Monthly Interest	2.00	1.98	1.58	1.76	1.75
£100,000 & over	1.90	1.90	1.52	1.90	1.90
Monthly Interest	1.90	1.88	1.50	1.66	1.65
£50,000 & over	1.65	1.65	1.32	1.65	1.65
Monthly Interest	1.65	1.64	1.31	1.41	1.40
£25,000 & over	1.40	1.40	1.12	1.40	1.40
Monthly Interest	1.40	1.39	1.11	1.16	1.15
£10,000 & over	1.20	1.20	0.96	1.20	1.20
Monthly Interest	1.20	1.19	0.95	0.95	0.95
£5,000 & over	0.90	0.90	0.72	0.90	0.90
Monthly Interest	0.90	0.90	0.72	0.65	0.65
£2,500 & over	0.75	0.75	0.60	0.50	0.50
Monthly Interest	0.75	0.75	0.60	0.50	0.50
£1,000 & over	0.70	0.70	0.56	0.50	0.50

Furness Access 30 Saver (previously Capital Account)

£50,000 & over	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£50,000 & over	0.90	0.90	0.72	0.75	0.75
Monthly Interest	0.90	0.90	0.72	0.60	0.60
£25,000 & over	0.80	0.80	0.64	0.50	0.50
Monthly Interest	0.80	0.80	0.64	0.50	0.50
£10,000 & over	0.70	0.70	0.56	0.50	0.50
Monthly Interest	0.70	0.70	0.56	0.50	0.50
£5,000 & over	0.60	0.60	0.48	0.50	0.50
Monthly Interest	0.60	0.60	0.48	0.50	0.50
£2,000 & over	0.55	0.55	0.44	0.50	0.50
Monthly Interest	0.55	0.55	0.44	0.50	0.50
£500 & over	0.50	0.50	0.40	0.50	0.50

Furness Access 60 Saver

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

Furness Access 90 Saver

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

Regular Savings

Furness Lifestyle Saver	AER	New % Gross p.a.	Net p.a.
£1 minimum	3.00	3.00	2.40
£250 maximum			
Minimum monthly £1 - Maximum monthly £250			
Maximum investment in the month you open the account is £250			

Accounts for 55's and Over

Platinum	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£5,000 to £25,000	1.60	1.60	1.28	1.60	1.60
£25,001 to £50,000	1.85	1.85	1.48	1.85	1.85
£50,001 to £100,000	2.00	2.00	1.60		
(£10,000 min to open £100,000 max investment)					

Cash ISA Collection

Cash ISA 90 (issue 2)	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£9,001 and over	2.04	2.04	Tax free	2.04	2.04
£3,001 to £9,000	1.94	1.94	Tax free	1.94	1.94
£1,000 to £3,000	1.84	1.84	Tax free	1.84	1.84

Fairness Cash ISA

£1 & over	1.74	1.74	Tax free	1.74	1.74
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Furness Tracker Cash ISA (issue 3)

£1,000 & over	2.75	2.75	Tax free		
The Furness Tracker Cash ISA (Issue 3) is guaranteed to be 2.25% tax free above Bank of England Base Rate for 1 Year					

Accounts for Under 18's

Young Savers	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£500 & over	1.76	1.75	1.40	1.76	1.75
£1 & over	1.61	1.60	1.28	1.61	1.60
Child Trust Fund (Cash Option)					
£1 & over	2.50	2.50	Tax free	1.90	1.90
Furness Cash Junior ISA					
£1 & over	2.50	2.50	Tax free		

Other Accounts

Student Saver	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£500 & over	1.76	1.75	1.40	1.76	1.75
£1 & over	1.61	1.60	1.28	1.61	1.60
HomeSaver (issue 2)					
£1 & over	1.40	1.40	1.12	1.40	1.40
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.					

Bonds

Tracker Bond (issue 2)	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£1,000 and over	2.75	2.75	2.20		
Tracker Bond is guaranteed to be 2.25% gross (1.80% net) above Bank of England Base Rate for 1 year from account opening date.					

ACCOUNTS NO LONGER AVAILABLE TO INVESTORS

1 Year Variable Rate Bond	AER	New % Gross p.a.	Net p.a.	Previous % Gross p.a.	Net p.a.
£1,000 and over	2.45	2.45	1.96		
Furness Monthly Saver (issue 2)					
£250 Minimum	3.50	3.50	2.80		

Furness Tracker Cash ISA

£1,000 & over	2.29	2.29	Tax free		
The Furness Tracker Cash ISA is guaranteed to be 1.79% tax free above Bank of England Base Rate until 31.08.2012					

Furness Bonus Saver

£10 minimum	1.25	1.75	1.25	1.00	1.25
£1,000 maximum					
*Includes 0.50% variable bonus. See product leaflet for full terms and conditions					

New Century Cash ISA

£1,000 & over	2.09	2.09	Tax free	2.09	2.09
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Cash ISA (formerly TOISA)

£1,000 & over	2.09	2.09	Tax free	2.09	2.09
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Cash ISA 2nd Issue (formerly TOISA)

£1,000 & over	2.04	2.04	Tax free	2.04	2.04
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Cash ISA 90

£1,000 & over	2.04	2.04	Tax free	2.04	2.04
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Cash ISA Access (formerly TOISA)

£1,000 & over	1.74	1.74	Tax free	1.74	1.74
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Notice 60

£200,000 and over	1.60	1.60	1.28	1.60	1.60
Monthly Interest	1.60	1.59	1.27	1.36	1.35
£100,000 and over	1.50	1.50	1.20	1.50	1.50
Monthly Interest	1.50	1.49	1.19	1.26	1.25
£50,000 and over	1.25	1.25	1.00	1.25	1.25
Monthly Interest	1.25	1.24	0.99	1.00	1.00
£25,000 and over	1.00	1.00	0.80	1.00	1.00
Monthly Interest	1.00	1.00	0.80	0.75	0.75
£10,000 and over	0.80	0.80	0.64	0.80	0.80
Monthly Interest	0.80	0.80	0.64	0.55	0.55
£5,000 and over	0.70	0.70	0.56	0.50	0.50
Monthly Interest	0.70	0.70	0.56	0.50	0.50
£2,500 and over	0.65	0.65	0.52	0.50	0.50
Monthly Interest	0.65	0.65	0.52	0.50	0.50
£1,000 and over	0.60	0.60	0.48	0.50	0.50
£500 and over	0.60	0.60	0.48	0.50	0.50

HomeSaver

£1 & over	2.40	2.40	1.92	2.40	2.40
An additional 1% 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.					

5 Year Regular Savings Account

£200 maximum	2.40	2.40	1.92	2.40	2.40
(£400 joint) per month					

5 Year Regular Savings Account (issue 2)

£500 maximum	2.40	2.40	1.92	2.40	2.40
(£1000 joint) per month					

Tracker Bond

£1,000 & over	1.95	1.95	1.56	1.95	1.95
Tracker Bond is guaranteed to be 1.45% gross/AER (1.16% net) above Bank of England Base Rate for 1 year from inception of the account.					

Tracker Bond

£1,000 and over	2.29	2.29	1.83		
Tracker Bond is guaranteed to be 1.79% gross (1.43% net) above Bank of England Base Rate until 31.08.2012					

1 Year Variable Rate Bond

£1,000 and over	2.30	2.30	1.84		
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Furness Monthly Saver

£1,000 Minimum	4.00	4.00	3.20		
Minimum monthly £25 - Maximum monthly £250					

Tracker Bond

£1,000 and over	3.00	3.00	2.40		
Tracker Bond is guaranteed to be 2.50% gross (2.00% net) above Bank of England Base Rate for 1 year from account opening date.					

Furness Tracker Cash ISA (issue 2)

£1,000 & over	3.00	3.00	Tax free		
The Furness Tracker Cash ISA (Issue 2) is guaranteed to be 2.50% tax free above Bank of England Base Rate for 1 Year					

We will use the North West Evening Mail and the Lancaster Guardian to tell you about changes in interest rates.

Please note:

AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year (excluding bonuses). On all