

Furness Partnership Two Year Fixed Rate Bond

Account Name	Furness Partnership Two Year Fixed Rate Bond
What is the interest rate?	The current interest rate is 0.90% Gross/AER. Gross means tax will not be deducted from the interest Furness Building Society pays on your savings. 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). Interest is calculated daily and paid annually on the anniversary of the account opening date and on maturity. Annual interest can be added to the Bond account or paid to a nominated bank account or other suitable Furness account.
Can Furness Building Society change the interest rate?	As the interest rate is fixed, the rate will not change for the term of the account.
What would the estimated balance be after 12 months and at the end of the term based on a £1,000 deposit?	Based on the fixed rate of interest, if you deposited £1,000.00 in this account, after 12 months you would have £1,009.00. At the end of the two year term the maturity balance would be £1,018.08. This figure is for illustration purposes only and is based on annual interest being added to the account on the anniversary each year.
How do I open and manage my account?	Opening your account To open an account the organisation must be registered in the UK and all individuals operating the account must be a permanent resident in the UK and over the age of 18. Simply call into your local Furness branch, call us on 0800 834 312 or download an application form from our website. When you open the account you will receive a passbook. Savings limits Minimum deposit £1,000 – Maximum deposit £500,000. Additional investments in the Bond after the starting date will not be permitted. Initial payments into the account can be made by electronic payment, standing order or by cash or cheque at your local branch or agency. You may also send a cheque through the post. Please ensure that cheques are made payable to the account name and quote the account number on the payee line. Transfers in from other Furness Building Society fixed rate accounts will not be permitted.
Can I withdraw money?	No withdrawals are allowed on this account within the fixed term period.
Additional information	Please note that the Furness offers other products for organisations and if you would like details, please ask at your local branch or agency, call us on 0800 834 312 or visit our website. You must read the General Savings Terms and Conditions and Other Important Information leaflet to ensure you fully understand how your account works and your responsibilities as an account holder. This bond can be withdrawn at any time and without notice. Cancellation You have 14 days after the contract is entered into to notify us in writing at our Head Office or one of our branches or agencies if you want to change your mind. If you notify us within this time, we will help you switch to another of our accounts or give you back your money (subject to any cheque clearance periods) together with any interest it has earned. If you do not exercise your right to change your mind, you will be bound by these Terms and Conditions. Maturity The Bond will mature two years from date of opening. We will contact you within 14 days of the maturity date of your Bond to explain the options available to you on maturity. In the event that we do not receive your instructions your maturing funds will be transferred to into another Furness Partnership Two Year Fixed Rate Bond.

Pop into a branch where your local branch manager will be pleased to see you

Call us on 0800 834 312

A professional and personal service that's just like having a branch at the end of the phone.

Go to our website www.furnessbs.co.uk

Keep up to date with our latest products wherever you are. Like us  [furnessbuildingsociety](https://www.facebook.com/furnessbuildingsociety)

Branch Offices

Barrow-in-Furness

51/55 Duke Street, LA14 1RT
Tel: 01229 824560

Dalton

84 Market Street, LA15 8DJ
Tel: 01229 466685

Grange

9 Lowther Gardens, LA11 7EX
Tel: 015395 33745

Lancaster

2 Lancaster Gate, LA1 1NB
Tel: 01524 66221

Kendal

2-4 Stricklandgate, LA9 4ND
Tel: 01539 729020

Millom

6 Market Square, LA18 4HZ
Tel: 01229 773671

Poulton-le-Fylde

9 Queens Square, FY6 7BW
Tel: 01253 892212

Preston

8 Lune Street, PR1 2YX
Tel: 01772 253183

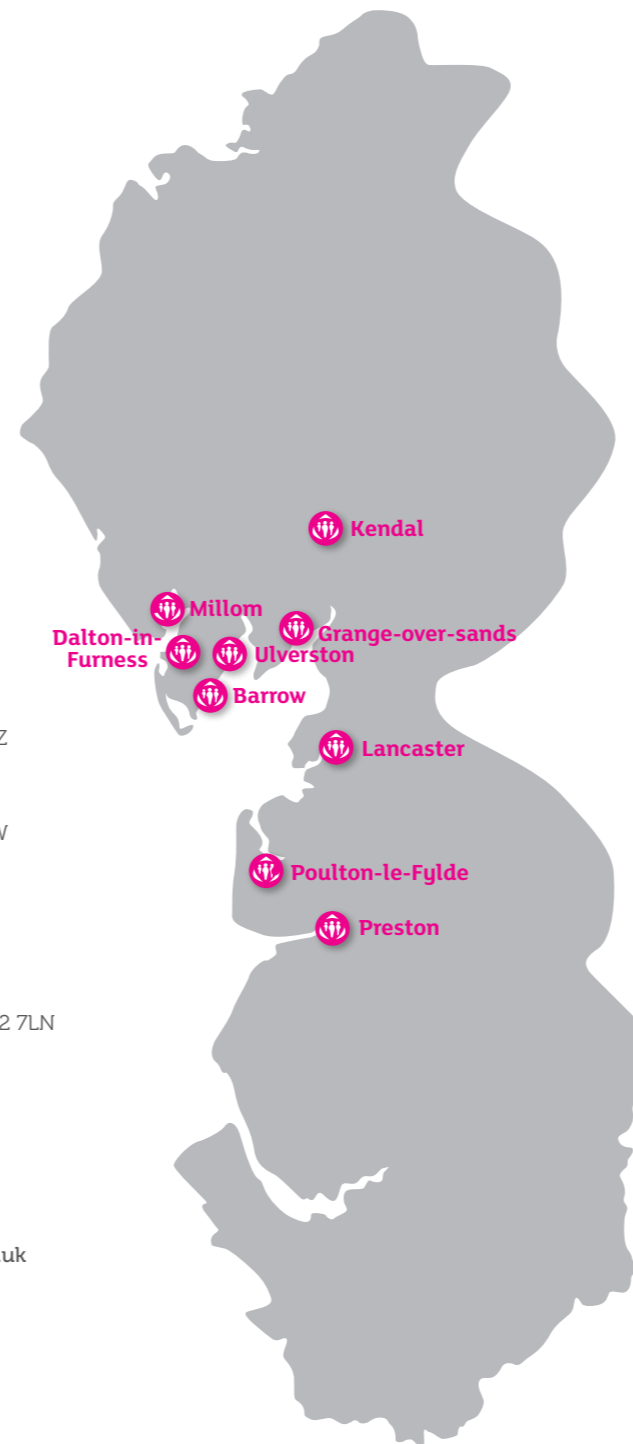
Ulverston

20 Newmarket Street, LA12 7LN
Tel: 01229 582924

Head Office

Barrow-in-Furness

Emlyn Hughes House,
Abbey Road, LA14 5PQ
Tel: 0800 781 4311
Email: ask@furness-bs.co.uk



Furness Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Furness Building Society is on the Financial Services Register under registration 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. Your call may be monitored or recorded to maintain a quality service. Your call may be recorded for training and monitoring purposes. FBS_SME_04_2020

Furness Building Society

A worthwhile partnership

Always with your interest at heart



Always with your interest at heart



Introducing Furness Partnership Accounts

Furness Building Society is proud to offer a range of savings accounts offering solutions for corporates, clubs and charities.

So, whether you're looking for a company account, to hold charity funds or simply holding savings for the local football team, we can offer you a safe, solid and secure home for your money.

By saving with the Furness you can be sure you're in safe hands. We've been keeping savings safe and secure for over 150 years.

Which account is right for you?

Furness Partnership Easy Access Saver

Our Furness Partnership Easy Access Saver offers a competitive rate of interest on a tiered basis and access to your funds is available at any time without giving us any notice. You'll need to provide your passbook for any withdrawals and these can be made either in branch or by writing to us.

Furness Partnership 100 Day Notice Saver

If you don't need regular access to your funds, the Furness Partnership 100 Day Notice Saver could work for you. Allowing you access with 100 days' notice, whilst providing a secure home for your savings. As with any passbook account, if you wish to make a withdrawal, you'll need to provide your passbook. You can make a withdrawal by visiting the branch or by writing to us.

Furness Partnership Two Year Fixed Rate Bond

If you're sure that no access is required, the Furness Partnership Two Year Fixed Rate Bond will offer you the security of holding your funds with a trusted building society whilst benefitting from a higher return on your funds. When the fixed term bond matures, we will reinvest the funds into another bond unless you tell us otherwise. We will write to you nearer the time of maturity to remind you of your options.

What happens next?

Simply choose the account that's right for you and complete the account opening process. This includes completing an application form and providing ID together with some details about your company, club or charity.

To open an account you can visit your local branch. You can also send your application to us through the post and you can download the forms at www.furnessbs.co.uk/furnesspartnershipaccounts

To speak with someone about Furness Partnership Accounts please give us a call on 0800 834 312 and we'll be happy to hear from you.

Furness Partnership Easy Access Saver

Account Name	Furness Partnership Easy Access Saver
What is the interest rate?	The current interest rate is 0.15% Gross/AER. Gross means tax will not be deducted from the interest Furness Building Society pays on your savings. 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). Interest is variable, calculated on a daily basis and is paid annually on 31 December. Interest can be added to your Furness Partnership Easy Access Saver account, paid to another suitable Furness account or an external bank/building society account.
Can Furness Building Society change the interest rate?	As the interest rate is variable, we may change the rate if we reasonably believe that the change is needed. If we increase the rate we will tell you within 30 days of the change. If we reduce the rate we will tell you no less than 14 days before we make the change. For full details on how and why we will change the interest rate on your account, please refer to Section 7 of the General Savings Terms and Conditions.
What would the estimated balance be after 12 months based on each interest rate tier?	Based on the current rate of interest, if you deposited £1,000.00 in this account, after 12 months you would have £1,001.50. This figure is for illustration purposes and is based on no additional deposits, withdrawals or changes in interest rate within a 12 month period.
How do I open and manage my account?	Opening your account To open an account the organisation must be registered in the UK and all individuals operating the account must be a permanent resident in the UK and over the age of 18. Simply call into your local Furness branch, call us on 0800 834 312 or download an application form from our website. When you open the account you will receive a passbook. Savings limits Minimum deposit £1 – Maximum deposit £500,000. You can add to your account at any time subject to the maximum savings limit. Payments into the account can be made by electronic payment, standing order or by cash or cheque at your local branch or agency. You may also send a cheque through the post. Please ensure that cheques are made payable to the account name and quote the account number on the payee line. To manage your account, visit us at a branch or agency or by sending us your written instructions.
Can I withdraw money?	You can withdraw from your account at any time without notice or penalty by visiting us at a branch or agency or by sending us your written instructions. You must always present your passbook to make a withdrawal or close your account. For Corporate accounts , any withdrawals from must be made by cheque payable to the organisation or bank transfer directly to a bank account in the name of the organisation.
Additional information	Please note that the Furness offers other products for organisations and if you would like details, please ask at your local branch or agency, call us on 0800 834 312 or visit our website. You must read the General Savings Terms and Conditions and Other Important Information leaflet to ensure you fully understand how your account works and your responsibilities as an account holder.

Furness Partnership 100 Day Notice Saver

Account Name	Furness Partnership 100 Day Notice Saver
What is the interest rate?	The current interest rate is 0.35% Gross/AER. Gross means tax will not be deducted from the interest Furness Building Society pays on your savings. 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). Interest is variable, calculated on a daily basis and is paid annually on 31 December. Interest can be added to your Furness Partnership 100 Day Notice Saver account, paid to another suitable Furness account or an external bank/building society account. When interest is added to the account, this may be withdrawn without notice or penalty, providing that the withdrawal is made within 6 months of the interest being added. The interest must be taken as one withdrawal. After the 6 month period all withdrawals are treated as withdrawal of capital and subject to the normal terms and conditions.
Can Furness Building Society change the interest rate?	As the interest rate is variable, we may change the rate if we reasonably believe that the change is needed. If we increase the rate we will tell you within 30 days of the change. If we reduce the rate we will tell you no less than 14 days before we make the change. For full details on how and why we will change the interest rate on your account, please refer to Section 7 of the General Savings Terms and Conditions.
What would the estimated balance be after 12 months based on a £1,000 deposit?	Based on the current rate of interest, if you deposited £1,000.00 in this account, after 12 months you would have £1,003.50. This figure is for illustration purposes and is based on no additional deposits, withdrawals or changes in interest rate within a 12 month period.
How do I open and manage my account?	Opening your account To open an account the organisation must be registered in the UK and all individuals operating the account must be a permanent resident in the UK and over the age of 18. Simply call into your local Furness branch, call us on 0800 834 312 or download an application form from our website. When you open the account you will receive a passbook. Savings limits Minimum deposit £1,000 – Maximum deposit £500,000. You can add to your account at any time subject to the maximum savings limit. Payments into the account can be made by electronic payment, standing order or by cash or cheque at your local branch or agency. You may also send a cheque through the post. Please ensure that cheques are made payable to the account name and quote the account number on the payee line. To manage your account, visit us at a branch or agency or by sending us your written instructions.
Can I withdraw money?	You are required to give 100 days notice to withdraw from the account. Notice of withdrawal may only be given in respect of cleared funds held in the account on the date notice is given. Notice can be given by telephone, in writing or by visiting a branch or agency. Notice may only be given on cleared funds not subject to an existing notice of withdrawal (i.e. notices may not run concurrently against the same funds). Only one notice may be pending against the account at any one time. On expiry of the notice period the withdrawal must be made within 28 days, in one single transaction and will be penalty free. If funds are not withdrawn during this period then a further 100 days notice is required to withdraw. When interest is added to the account, this may be withdrawn without notice or penalty, providing that the withdrawal is made within 6 months of the interest being added. The interest must be taken as one withdrawal. After the 6 month period all withdrawals are treated as withdrawal of capital and subject to the normal terms and conditions. For Corporate accounts , any withdrawals from must be made by cheque payable to the organisation or bank transfer directly to a bank account in the name of the organisation.
Additional information	Please note that the Furness offers other products for organisations and if you would like details, please ask at your local branch or agency, call us on 0800 834 312 or visit our website. You must read the General Savings Terms and Conditions and Other Important Information leaflet to ensure you fully understand how your account works and your responsibilities as an account holder. Cancellation You have 14 days after the contract is entered into to notify us in writing at our Head Office or one of our branches or agencies if you want to change your mind. If you notify us within this time, we will help you switch to another of our accounts or give you back your money (subject to any cheque clearance periods) together with any interest it has earned. If you do not exercise your right to change your mind, you will be bound by these Terms and Conditions.