

**Talk
to us**

For more information or details
of our products and services

- call in at your local branch or agency
- call us on: **0800 83 43 12**
- visit our website **www.furnessbs.co.uk**
- email us at **furness.direct@furness-bs.co.uk**

NSPCC registered charity numbers 216401 and SC037717.

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.

*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).

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.

Head Office:

Furness Building Society
51-55 Duke Street,
Barrow-in-Furness,
Cumbria LA14 1RT

Telephone:
01229 824560
Facsimile:
01229 837043

Furness
BUILDING SOCIETY

Inv/NSPCC/04-19

Community Account

*Helping
to support*

NSPCC

*Your Savings
Sorted*

Always with your
interest at heart

Furness
BUILDING SOCIETY

The work of the NSPCC

As the UK's leading children's charity specialising in child protection, the NSPCC aims to end cruelty to children in the UK. The NSPCC makes a difference for children by standing up for their rights, listening to them, helping them and by making them safe. Local and national services help many thousands of children and young people and their families every year. These services include ChildLine, the UK's free, confidential 24-hour helpline for children and young people, and the NSPCC Helpline for adults who are concerned about a child. The NSPCC's local services in communities across the UK and Channel Islands help children who are most at risk, focussing on the most acute forms of abuse.

By opening an NSPCC Community Account you will be helping to bring an end to cruelty to children, and it won't cost you a penny. Furness Building Society will make a cash payment each year to the NSPCC equal to 0.50% of the average total balance held in all NSPCC Community Accounts. So the more you save, the more the NSPCC will benefit

Summary Box - Key Product Information

Account Name	NSPCC Community Account
What is the interest rate?	<p>The current interest rate is: 0.10% Gross / 0.10% AER</p> <p>Interest is variable, calculated on a daily basis and is paid annually on 31 December.</p> <p>Interest can be added to your Furness Community account, paid to another suitable Furness account or an external bank/building society account.</p>
Can Furness Building Society change the interest rate?	<p>As the interest rate is variable, we may change the rate if we reasonably believe that the change is needed.</p> <p>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.</p> <p>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.</p>
What would the estimated balance be after 12 months based on a £1,000 deposit?	<p>Based on the current rate of interest, if you deposited £1,000 in this account, after 12 months you would have £1,001.</p> <p>This figure is for illustration purposes and is based on no additional deposits, withdrawals or changes in interest rate within the 12 month period.</p>

How do I open and manage my account?

Opening your account

To open your account you must be permanently resident in the UK.

Simply call into your local Furness branch or agency, call us on 0800 834 312 or access the application form on our website www.furnessbs.co.uk. You can also open this account online by visiting www.furnessbs.co.uk/nsppc

You will need to provide some identification when you open your account and details of our requirements can be obtained from your local branch or agency, by contacting us or on our website. If you are already a Furness customer, in most cases this will not be necessary. When you open your account you will receive a passbook.

Savings limits

Minimum deposit £1 – Maximum deposit £250,000 (£500,000 in a joint account). You can add to your account at any time subject to the maximum savings limit.

Payments into the account can be made by faster 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 holder 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.

Please note that branch and agency limits apply to cash withdrawals.

If you open this account online you will not be able to withdraw from your savings for 14 days after we receive your initial opening payment.

Additional Information

Furness Building Society will make a cash payment to the NSPCC each year equal to 0.50% of the average total balance held in all NSPCC Community Accounts.

Please note that the Furness offers other Access Accounts 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.