

## Furness Partnership 100 Day Notice Saver

<b>Account Name</b>	<b>Furness Partnership 100 Day Notice Saver (Issue 4)</b>
<b>What is the interest rate?</b>	<p>The current interest rate is 1.75% Gross/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 Partnership 100 Day Notice Saver account (Issue 4), paid to another suitable Furness account or an external bank/building society account.</p>
<b>Can Furness Building Society change the interest rate?</b>	<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 display this information in our branches and on our website. 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>
<b>What would the estimated balance be after 12 months and at the end of the fixed rate period based on a £1,000 deposit?</b>	<p>Based on the current rate of interest, if you deposited £1,000.00 in this account, after 12 months you would have £1,017.50.</p> <p>This figure is for illustration purposes and is based on no additional deposits, withdrawals or changes in interest rate within a 12 month period.</p>
<b>How do I open and manage my account</b>	<p><b>Opening your account</b></p> <p>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.</p> <p>Simply call into your local Furness branch, call us on 0800 834 312 or download an application form from our website.</p> <p>When you open the account you will receive a passbook.</p> <p><b>Savings limits</b></p> <p>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. You may also send a cheque through the post.</p>

	<p>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 send us your written instructions.</p>
<p><b>Can I withdraw money?</b></p>	<p>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.</p> <p>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.</p> <p>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.</p>
<p><b>Additional information</b></p>	<p>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. Where interest is paid Gross this means tax will not be deducted from the interest Furness Building Society pays on your savings.</p> <p><b>Cancellation</b>  You have 14 days after the contract is entered into to notify us in writing at our Head Office or one of our branches 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.</p>

**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).

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.