

The work of the Wildlife Trusts

There are 47 individual Wildlife Trusts covering the whole of the UK and the Isle of Man and Alderney.

Together The Wildlife Trusts are the largest UK voluntary organisation dedicated to protecting wildlife and wild places everywhere – at land and sea.

Donations from this account will be paid to Cumbria Wildlife Trust towards red squirrel conservation work in northern England.



Cumbria Wildlife Trust is a registered charity, number 218711.
www.cumbriawildlifetrust.org.uk

For more information or details of our interest rates

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



MORTGAGES | SAVINGS | INSURANCE

Save the Red Squirrel Charity Savings Account

You Save - We Give



Help to save the red squirrel



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.



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Inv/Squirrel/10-16



Always with your
interest at heart



Please help to save the red squirrel



The red squirrel is the only species of squirrel native to England. This beautiful animal is an integral part of our countryside and our natural heritage.

In the UK, the red squirrel is suffering a major decline. UK numbers have fallen from around 3.5 million, to a current estimate of around just 120,000. The population in England is thought to be as low as just 15,000.



You Save, We Give. So the more you save in your Save the Red Squirrel Charity Savings account, the more Furness give to them each year.

www.furnessbs.co.uk/savetheredsquirrel

Summary Box - Key Product Information

Account name	Save the Red Squirrel Charity Savings Account
Interest Rate (AER)	The interest rate is variable. Refer to the current interest rate leaflet for up to date information.
Tax Status	From 6 April 2016, if you're a basic rate taxpayer you'll be able to earn up to £1,000 in savings income tax-free. Higher rate taxpayers will be able to earn up to £500. Additional rate taxpayers will not receive any allowance. This is called the Personal Savings Allowance. This means that most people will no longer pay tax on savings interest. Banks and building societies will stop deducting tax from your account interest.
Conditions for bonus payments	N/A
Withdrawal	No notice required for withdrawals arrangements.
Access	Branch/Postal transactions are permitted.

Opening an account couldn't be easier

- Open a Save the Red Squirrel Charity Savings Account by post, in branch or agency, telephone or web
- Receive interest on your savings
- Furness gives to your cause

Account opening details

You will need to provide some identification when you open your account. Details of our identification requirements can be obtained from your local branch or agency, by contacting Furness Direct on 0800 834 312 or on our website www.furnessbs.co.uk

If you are already a Furness customer, in most cases this will not be necessary. Accounts opened in branch, agency or through the post will receive a passbook. You can also open this account online by visiting www.furnessbs.co.uk/savetheredsquirrel

Savings limits and additional investments

Saving in the Save the Red Squirrel Charity Savings Account is simple. You can open an account from as little as £1 and pay in as little or as much as you like up to a maximum of £250,000.

Interest

Interest is calculated daily and the interest rate is variable and paid or added to your account annually on 31 December. You can find out about our interest rates by asking at your local branch or agency for a Current Interest Rate leaflet, by visiting our website or by calling Furness Direct on 0800 834 312.

Withdrawals and closure

You can withdraw from your account at any time without notice or penalty. 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.

Furness Building Society will make a cash payment each year equal to 0.50% of the average total balance held in all Save the Red Squirrel Charity Savings Accounts.

So, the more you save the more Save the Red Squirrel will benefit.

Please note that the Furness offers other Access Accounts and if you would like details of these accounts, please ask at your local branch or agency or call Furness Direct on 0800 834 312. You must read the "General Investment Terms and Conditions" and "Other Important Information" leaflets to ensure you fully understand how your account works and your responsibilities as an account holder.

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www.furnessbs.co.uk