

The work of St John's Hospice

St John's Hospice cares for patients with life limiting conditions in North Lancashire, South Lakes and parts of North Yorkshire

Our services include:

- In-patient unit
- Day Hospice
- Hospice at Home
- Bereavement and Family Support
- Complementary Therapy, Physiotherapy & Occupational Therapy.

Palliative care is the care of those whose illness may not be curable. Emphasis is placed on the relief of symptoms, respite care and on offering emotional and spiritual support. We aim to look after the whole person, not just their nursing or medical issues but also any spiritual, emotional, psychological and social needs. All of the services we provide are completely free but unfortunately, this care is not cost free. One third of our funding comes from the government - but the remaining two thirds must be found through voluntary contributors.

Through the help of the Furness Building Society Charity Savings Account we hope to raise some of the essential funds we need.

St. John's Hospice North Lancashire and South Lakes is a charitable incorporated organisation registered in England with charity number 1157030

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**



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.

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). Tax free means the interest you earn is exempt from UK Income Tax and Capital Gains Tax. From 6 April 2016 the Government has introduced a personal savings allowance. The allowance is £1,000 for basic rate tax payers and £500 for higher rate tax payers. There is no allowance for additional rate tax payers. From this date tax will not be deducted from the interest the Furness Building Society pays on your savings. If you have any savings income over your personal savings allowance you will have to pay some tax on this. HMRC will normally collect the tax by changing your tax code. Interest from ISAs does not count towards your personal savings allowance because it is already tax free.

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/StJohns/11-16



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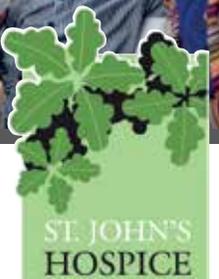
St John's Hospice Charity Savings Account

You Save - We Give

Caring for your local community



Provided by



St John's Hospice Charity Savings Account



Summary Box - Key Product Information

Account Name	St John's Hospice Charity Savings 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 Affinity and Charity 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 Investment 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?	<p>Opening your account</p> <p>To open your account you must be permanently resident in the UK.</p> <p>Simply call into your local Furness branch or agency, call Furness Direct 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/stjohns</p> <p>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 Furness Direct 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.</p>

How do I open and manage my account? Continued...

Savings limits and additional investments
Minimum investment £1 - Maximum investment £250,000 (£500,000 in a joint account). You can add to your account at any time subject to the maximum investment 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 St John's Hospice each year equal to 0.50% of the average total balance held in all St John's Hospice Charity Savings 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 Furness Direct on 0800 834 312 or visit our website.

You must read the General Investment Terms and Conditions and Other Important Information leaflet to ensure you fully understand how your account works and your responsibilities as an account holder.

