

The work of Barrow Community Trust

Barrow Community Trust was set up in 2001 with the aim of providing much needed grant support to the many voluntary and community groups already working hard to improve the quality of life of the people of Barrow.

Since its inception the Trust has made over £1 million in grants to deserving causes across Barrow-In-Furness.

Image courtesy of NWEA



Barrow Community Trust Charity Savings Account

For more information or details of our interest rates

- call in at your local branch or agency
- call Furness Direct on: **0800 834 312**
- visit our website www.furnessbs.co.uk
- email us at furness.direct@furness-bs.co.uk



To find out more about
Barrow Community Trust
visit the website
cumbriafoundation.org/barrow-community-trust
or call **01900 825760**



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.

You Save - We Give



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Inv/BCT/1-14

Provided by
Furness
BUILDING SOCIETY



Barrow Community Trust Charity Savings Account

The Trust is a Heart of Barrow Initiative, created to offer an opportunity for people and businesses to collaborate in support of the local community. Barrow Community Trust is run and managed by Cumbria Community Foundation with its own fundraising and grant making committees.

With generous support from many people and organisations it will build a growing source of money for local charitable and voluntary groups.

The Trust's aim is not only to help tackle the needs of today, but also to develop and address the needs of future generations.

For more information on the work of Barrow Community Trust and how you can help us please visit our website

www.cumbriafoundation.org/barrow-community-trust

Furness Building Society will make a cash payment each year equal to 1% of the average total balance held in all the Barrow Community Trust Charity Savings Accounts.

So, the more you save the more the Trust will benefit.

Opening an account couldn't be easier

- ◆ **Open a Barrow Community Trust Charity Savings Account by post, in branch or agency, telephone or web**
- ◆ **Receive a good rate of interest**
- ◆ **Furness give to your cause**

Each year, Furness Building Society gives the equivalent of 15% of their profits to good causes. Work to help Barrow Community Trust is one of them.

www.furnessbs.co.uk/BCT

Summary Box - Key Product Information

Account Name	Barrow Community Trust Charity Savings Account
Interest Rate	The interest rate is variable. Refer to the Current Interest Rate leaflet for up to date information
Tax Status	Net interest can be paid gross on receipt of a signed valid R.85 form
Conditions for bonus payments	N/A
Withdrawal arrangements	No notice required for withdrawals
Access	Branch/Online/Postal transactions are permitted

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/BCT

Savings limits and additional investments

Saving in the Barrow Community Trust 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 earned is guaranteed to be the highest rate of the Society's Furness Access Saver/Affinity and Charity Accounts rate. 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.