



THE
FAMILY
BUILDING
SOCIETY

PREMIUM SAVER



PREMIUM SAVER – HOW IT WORKS

THE PREMIUM SAVER ACCOUNT OFFERS YOU SIMPLE AND STRAIGHTFORWARD EASY ACCESS TO YOUR SAVINGS. WITH UNLIMITED WITHDRAWALS AND NO ACCESS CHARGE, THIS ACCOUNT HAS THE FLEXIBILITY OF BEING ABLE TO BE OPERATED ONLINE, BY PHONE, BY POST, OR AT OUR EPSOM BRANCH.

Take control of your savings with the Premium Saver. The account allows you to add more money to your savings until the funding cut-off date. After this, no further money can be paid into your account.

The minimum amount you can invest may vary according to the issue. Check our website for more details.

HOW TO CONTACT US

You can contact us by:

- calling our New Business Team: 03330 140141;
- visiting our website: familybuildingsociety.co.uk;
- writing to us: Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

Once your account is opened, if you need to contact us:

- call: 03330 140144;
- email: savings.service@familybsoc.co.uk

IN THIS PRODUCT FEATURES LEAFLET WE'VE SET OUT THE FEATURES AND BENEFITS OF OUR PREMIUM SAVER, SO THAT YOU CAN DECIDE WHETHER OR NOT THE ACCOUNT IS SUITABLE FOR YOU.

IN SUMMARY

Our Premium Saver account is ideal for savers who wish to have easy access to their savings whilst earning an attractive rate of interest.

Key features:

- You may be able to apply either online, by post, or at our Epsom branch. The way you can apply is dependent upon each specific issue
- Save up to £250,000
- Variable interest rate paid annually on the 31 January and added to the account
- Additions allowed until the funding cut-off date
- Add to your savings by debit card, by transfer from your bank account, by cheque, by transfer from another account with us or by cash
- Withdrawals available without notice or an access charge and will be paid by transfer to your bank account or by transfer to another account with us
- Minimum withdrawal £100
- Maximum withdrawal £25,000 per account per day

The funding cut-off date for each issue of the Premium Saver is available on our website or from our Family Service Team.



BEFORE COMPLETING THE APPLICATION FORM, PLEASE READ THIS LEAFLET CAREFULLY, TOGETHER WITH THE ACCOMPANYING SUMMARY BOX AND GENERAL CONDITIONS FOR OUR SAVINGS ACCOUNTS, WHICH ARE SEPARATE ENCLOSURES. PLEASE GET IN TOUCH IF YOU HAVE ANY QUESTIONS.

The Financial Conduct Authority is a financial services regulator. It requires us, the Family Building Society, to give you this important information to help you to decide whether our Premium Saver is right for you. You should read this leaflet carefully so that you understand the key product features for this account, and then keep it safe for future reference.

For details of all our savings accounts please call our New Business Team on 03330 140141 or visit familybuildingsociety.co.uk/savings

APPLYING FOR AN ACCOUNT

You may be able to apply for a Premium Saver either online, by post, or at our Epsom Branch. The way you can apply is dependent on the specific issue available. Please check the Summary Box Flyer for application details.

Who can open this account?

You can open an account as an individual, jointly or as a trustee on behalf of an individual (e.g. as a parent on behalf of a child) or as an Attorney. You must also be ordinarily resident in the UK for tax purposes.

What do you need to do?

Your Premium Saver will be opened when we receive you:

- fully completed Premium Saver application form;
- opening investment (maximum £250,000 per account);
- evidence of identity (if required);
- details of the bank account where you would like withdrawals and interest to be sent.

You can open an account by debit card (online only), by transfer from your bank account, by cheque, by transfer from another savings account with us (subject to normal withdrawal terms of the paying account) or by cash.

If you're opening your account by cheque please make it payable to "Family Building Society" followed by your name.

Unless you're an existing customer, we will require at least one cheque to be drawn against your own personal bank account to allow the new account to be opened. If you are unable to provide a personal cheque and your funds are to be drawn from another bank or building society account, please contact our New Business Team to discuss the circumstances before you apply.

After opening your account you have until the funding cut-off date to add additional money to the account. **Once the funding cut-off date has passed, no more money can be paid in, and any money which has been withdrawn from the account cannot be replaced.**

Power of Attorney

Power of Attorney applications can be downloaded from our website, requested over the phone and sent to you by post or obtained from our Epsom branch.

The opening deposit can be made by cheque or by transfer from another savings account with us (subject to normal withdrawal terms of the paying account). Once the account is opened Attorneys can register for our Online Service and operate the account online, over the phone, by post or at our Epsom branch.

Withdrawals will only be sent to the account holder's bank account. Instructions for the account can be given online, over the phone, by post or at our Epsom branch.

Please contact the Family Service Team on 03330 140144 for more details.

Account records

When your Premium Saver has been opened, we'll send you a Savings Account Certificate as confirmation of your initial deposit.

The Certificate should be kept in a safe place, along with this leaflet and General Conditions for our Savings Accounts booklet, as your record of your account. We'll issue a statement each February covering the previous 12 months that shows receipts, withdrawals, interest earned and the latest balance.

In order for you to be kept up to date with information, we ask that you let us know as soon as possible of any changes to your name, address, phone number or email address.

IDENTIFICATION REQUIREMENTS

We're required by law to verify the name and address of all new members.

New members

To check your identity we will carry out searches on you at a credit reference agency that will supply us with information, including details from the Electoral Register. The searches will not be seen or used by lenders to assess your ability to obtain credit.

If we are unable to verify your identity by this method we will be unable to open your account until we receive further identification. In this instance we will advise you of the additional documentation required.

Existing members

If you are opening a new account via our Online Service, we'll check your identity again using a search about you at a credit reference agency that will supply us with information, including details from the Electoral Register. The searches will not be seen or used by lenders to assess your ability to obtain credit.

If you are applying for an account by post or in person at our Epsom branch, you will not need to provide further evidence of your identity if you already have an open savings or mortgage account with us, your signature matches our records, and your name and address haven't changed.

ADDING TO YOUR SAVINGS

You can save up to the maximum account balance of £250,000.

With the Premium Saver there is a limited time in which to add to your savings, up to the funding cut-off date. This date will be stated on your Certificate and published in advance on our website. After that date is reached no further money can be paid into the account, and any money which has been withdrawn cannot be replaced.

Your Certificate will include your account number. You'll need this if you are adding to your account by transfer from your bank account.

Up to the funding cut-off date you can add to your savings in the following ways:

By debit card

To add to your account using your debit card, you will need to register for our Online Service. You can't use your debit card to add money to your account over the phone. If you open your account online, registration is part of the account opening process and you can add by debit card straight away.

To add money to your account by Debit Card you must be registered for our Online Service. If you are not already a user of our Online Service, you can register via our website once you have received your Certificate, by visiting familybuildingsociety.co.uk/new-online. After you have registered, we will send you a verification code. For security reasons this is sent by email or by post, and you will need this code for your first login.

Please note that the debit card you use to deposit money into your Premium Saver must be registered to the residential address we hold for you.

By transfer from your bank account

To send additional savings directly from your bank or building society account, the banking details you will need for us are:

- Payee: Family Building Society
- Payee's bank sort code: 40-02-50
- Payee's bank account number: 21397400
- Payee's reference: Your 10 digit Premium Saver account number

By cheque

You can send us a cheque for your additional savings through the post. Cheques should be made payable to “Family Building Society” followed by your account number.

By transfer from another account with us

If you have another savings account with us you may transfer some or all of your savings to the Premium Saver (subject to normal withdrawal terms of the paying account).

By cash

Cash deposits for your account can be paid in person at our Epsom branch (up to £2,000 per person, per day). If you have more than one savings account with us, this amount may be split across them all, subject to additions being accepted, but cannot exceed this limit in total.

Availability of funds paid in

Please check Section 9 of the General Conditions for our Savings Accounts booklet for more information about when money paid in becomes available for withdrawal or transfer.

TAKING MONEY OUT

There is a minimum withdrawal of £100 and a maximum withdrawal limit of £25,000 per day, per account. Amounts in excess of this must be split into a series of smaller withdrawals over a number of days. Where a withdrawal would leave your account balance below the minimum, either the withdrawal must be reduced (subject to the minimum of £100) or your account must be closed.

You can make a withdrawal using our Online Service, by phone, by post, or at our Epsom branch. Occasionally we may make further phone enquiries to confirm the instructions first.

Withdrawals are available without notice or access charge subject to cleared funds being available in your account. Transfer(s) to other accounts with us and closing your account are both classed as withdrawals.

Withdrawals are paid by transfer to your bank account or by transfer to another savings account with us.

By transfer to your bank account

Withdrawals will be paid by transfer to your bank account. Your payment will reach the other bank or building society no later than the end of the working day after the withdrawal is processed.

If the cheque used to open your Premium Saver is not drawn against the account nominated on your application form for withdrawals, then please send us an original statement for the nominated account, issued within the last three months and showing your full name.

By transfer to another account with us

You can transfer money from your Premium Saver to another account with us via our Online Service, by calling our Family Service Team or visiting our Epsom branch. Please refer to Section 10 of the General Conditions for our Savings Accounts.

Withdrawals by cheque or cash are not available.

Closing the account

The Premium Saver can be closed by giving the instruction using the secure messaging facility available within the Online Service, by phone or at our Epsom branch. No notice of closure is required.

Due to the maximum daily withdrawal limit of £25,000, customers with balances in excess of this amount will need to request a series of withdrawals over a number of days before their account can be closed.

INTEREST

The Premium Saver pays a variable rate of interest which we are able to alter at any time. The interest earned, which is paid annually on 31 January, will be added to your account and available from the following day.

ACCOUNT TERMS

We reserve the right to withdraw your account or to change the interest rate available for new accounts at any time and without prior notice. The full terms of this account comprise the details set out in this Product Features leaflet and in the separate General Conditions for our Savings Accounts booklet.

TREATING CUSTOMERS FAIRLY

We're committed to treating our members fairly, and it's central to everything we do. As part of our commitment to treating you fairly we will provide information on our products and processes that is clear and easy to understand. If you have a query or need our help and support, we will respond to your needs and treat them sensitively and flexibly. If you have any questions, or need help with applying for a product or managing your account, please contact us using the information on page 2 of this leaflet.

COMPLAINTS

We always try to provide a first-class service. Occasionally, however, things can go wrong. If they do, we'll try to put them right.

If you have a complaint you should contact us and we will endeavour to resolve the matter quickly and satisfactorily. In the first instance contact should be made by phone or in writing to our Family Service Team at our Principal Office. A leaflet detailing how we deal with complaints is available on request from our Family Service Team, our Epsom branch or our website familybuildingsociety.co.uk/complaints

If we don't resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service. The service was set up by Parliament and is free for customers to use. They will look at the facts of what's happened in a dispute between customers and financial firms.

They may decide that a firm has dealt with a complaint fairly and will explain why to the customer or they may decide that the firm has done something wrong and they will then tell the firm to put things right. A copy of the explanatory leaflet published by the Financial Ombudsman Service is available on request or further information is available on their website financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

Eligible deposits with the Society are protected by the Financial Services Compensation Scheme (FSCS).

This savings product is covered by the FSCS.

This leaflet can be provided in alternative formats on request.



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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Firm Reference No.206080
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