

SUMMARY BOX

This Summary Box provides details of the account available to you. You should read it carefully together with our Terms & Conditions for Savings Accounts.

Account Name	Instant Access Share
What is the interest rate?	The interest rate is 2.25% +Gross Rate% / ^AER%
	Interest is calculated daily and paid on the 31st December. This can be added to your account balance, or paid to another bank or building society account by BACS transfer.
Can Penrith Building Society change the interest rate?	Yes - the rate of interest paid on your account is variable and may be changed by us. Where we do so, we will give you reasonable notice in advance of the change. For further details refer to our Terms & Conditions for Savings Accounts.
What would the estimated balance be after 12 months based on a £1,000 deposit?	Based on the rate of interest, if you deposited £1,000 in this account, after 12 months the balance would be £1,022.50.
	This figure is provided for illustration purposes only. It is based on no transactions or changes to interest rates after the initial deposit.
How do I open and manage my account?	Opening your account. - This account is available to UK residents and can be opened in branch or by post, application packs can be downloaded from our website Savings - Penrith Building Society - You will need to provide identification when you open your account, details can be found on our website ID-REQUIREMENTS-V1.30.pdf Savings limits & additional deposits - Minimum investment £1.00 - The total limit on your combined savings with us should not exceed £250,000 - You will receive a passbook to help keep track of your savings - Payments into the account can be made by faster payment, standing order, or by cash or cheque in branch. You may also send a cheque through the post. Please ensure that cheques are made payable to yourself and quote the account number on the payee line - Payment of the funds into your account can only be made in £ sterling
Can I withdraw money?	You can withdraw from your account at any time without notice or penalty by visiting branch with your passbook. Please note that branch limits apply to cash withdrawals. Alternatively you can make withdrawals by post, please enclose your passbook with any requests.
Additional Information	Tax treatment depends on individual circumstances and may be subject to change in the future.

+Gross Rate is the rate of interest payable (without deduction of tax) and you will be responsible for paying tax you owe on interest as per your individual circumstances.

^ AER stands for annual equivalent rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

We always try to provide a first-class service. Occasionally however things can go wrong. If they do we will try to put them right. If you wish to make a complaint, our complaints procedures are detailed in the Terms & Conditions for Savings Accounts.

If you would like to talk to us about your account, you can:

- Speak to a member of staff at our branch office at 7 King Street, Penrith, Cumbria, CA11 7AR.
- Call one of our savings team on 01768 863675.
- Email our savings team at savings@penrithbs.co.uk
- Visit our website www.penrithbs.co.uk

 7 King Street, Penrith, Cumbria CA11 7AR
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A member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reg No 164473.

