



*"I won't get  
fooled again."*

THE  
**FAMILY**  
BUILDING  
SOCIETY

MARKET TRACKER  
CASH ISA

### GLOSSARY OF TERMS

The aim of this glossary is to provide you with a clearer understanding of the language used within this literature.

For more information on terms please refer to our A to Z jargon buster at [familybuildingsociety.co.uk/savings-jargon-buster](https://familybuildingsociety.co.uk/savings-jargon-buster)



**Access charge** – This is a charge that is sometimes applied, usually if you need earlier access to your money than permitted within the terms and conditions of certain savings accounts.

**Additional Permitted Subscription** – This allows you to inherit ISA savings from your spouse or civil partner when they pass away, keeping the savings in a tax-free status. This allowance would be in addition to your individual annual ISA subscription allowance. Please refer to our website at [familybuildingsociety.co.uk/savings-faqs](https://familybuildingsociety.co.uk/savings-faqs) for more information.

**Annual Equivalent Rate (AER)** – This is used to show you what you would earn in interest from your savings over a year as a percentage. The AER always assumes any interest earned from your savings is compounded.

**Annual interest** – This is when interest on your savings is paid yearly.

**Beneficial owner** – This is the person who ultimately owns or controls the savings account.

**Cash Individual Savings Account (Cash ISA)** – A tax-free savings account of that allows you to save money without paying Income Tax on your savings. There are four different types of ISA. At Family Building Society we only offer Cash ISAs.

**Compound interest** – This is interest that is applied to interest previously added to your savings. For example, if you put £1,000 in your savings account at an annual interest rate of 4.0%

AER, you would earn £40.00 after one year. In the second year, you would then earn interest on £1,040, earning £41.60 (4.0% AER of £1,040.00), taking your total to £1,081.60.

**Deposit** – This is any payment into your savings account. Please refer to your savings account's Summary Box flyer and within this Product Features leaflet for more information on how to make payments into your accounts.

**Easy access account** – Our easy access accounts allow you to withdraw your money without notice, however withdrawals are not instant. We do not offer instant access accounts that allow you to withdraw money immediately.

**Initial deposit** – This is the first payment made into your savings account. Additional deposit rules vary depending on the savings account you hold with us. Please refer to your savings account's Summary Box flyer and within this Product Features leaflet for more information.

**Interest rate** – This is how much you will earn on your savings as a percentage amount.

**Investment** – The amount of money that is placed into a savings account.

**ISA Allowance / ISA subscription limit** – The limit on how much money can be put into an ISA in any tax year. For more information on current ISA allowances please refer to [gov.uk/individual-savings-accounts](https://gov.uk/individual-savings-accounts)

**Market Tracker Saver** – A Family Building Society (non-ISA) savings account that pays an average of the 20 highest gross annual variable interest rates paid in the taxable immediate access market (for an investment of £10,000) from a reference group. The Market Tracker Cash ISA tracks the rate of the Market Tracker Saver plus 0.05%. For more information refer to our website at [familybuildingsociety.co.uk/tracker](https://familybuildingsociety.co.uk/tracker)

**Nominated bank account** – This is the current account that you link to your savings account with us. All nominated accounts must be UK accounts, named in sterling (£) and must be in your name (if the account is a joint account the nominated bank account may be in the name of either account holder).

**Online Service** – Our easy to use online banking system allows you to view and manage most of your savings accounts anytime and anywhere. You can also send and receive secure messages, update your personal details, and apply for many of our savings accounts without a paper application form. To find out more or to register, please visit [familybuildingsociety.co.uk/new-online](https://familybuildingsociety.co.uk/new-online)

**Power of Attorney** – A legal document which lets you give permission to one or more people (known as ‘attorneys’) to help you make decisions or make them on your behalf.

**Savings Account Certificate** – This is sent to you after you have opened your savings account with us. It contains your account information and is confirmation of your initial deposit.

**Summary Box flyer** – This is a summary of the key features of your savings account. This is included within the product pack along with a Product Features leaflet and the General Conditions for our Savings Accounts booklet.


**Tax-free savings account** – A type of savings account that lets you earn interest on your savings without paying tax on the interest that you earn.

**Tax year** – The period over which taxes and benefits are calculated. The year used by the Government for calculating personal taxes is April 6 to April 5. Other organisations, such as companies, may use different periods for their tax year.


**Variable interest rate** – The interest rate you receive on variable interest rate accounts could go up or down. We will notify you of any rate changes in accordance with the General Conditions for our Savings Accounts leaflet.

**Withdrawal** – When you remove money from your savings account. Please refer to your savings account’s Summary Box flyer and this Product Features leaflet for more information on how to make withdrawals from your account.


## HOW TO CONTACT US

 New Business Team: 03330 140141;

 [familybuildingsociety.co.uk](https://familybuildingsociety.co.uk);

 Ebbisham House, 30 Church Street,  
Epsom, Surrey KT17 4NL

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

 03330 140144;

 [savings.service@familybsoc.co.uk](mailto:savings.service@familybsoc.co.uk)

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



### **This account would be right for you if you'd like:**

- A consistently competitive interest rate
- A tax-free interest earned from the day we receive your investment
- A variable interest rate.



### **This account wouldn't be right for you if you'd like:**

- A monthly interest option
- A fixed interest rate
- A flexible ISA
- To receive notification about interest rate changes in the post.

## **IN SUMMARY**



The Market Tracker Cash ISA is available as a Cash Individual Savings Account (ISA) and offers you the certainty that the rate of interest you receive will remain competitive.

### **Other 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 from £1 up to £250,000
- Minimum withdrawal £100
- Save up to your annual ISA allowance
- Interest paid annually on 30 September and added to the account
- Add to your savings by debit card, by transfer from your bank account, by

cheque and by transfer from another account with us

- Transfers from Cash ISAs are accepted where a transfer form accompanies the account application form. We only allow full transfers in for current tax year subscriptions. We do not allow partial transfers of current tax year subscriptions. Partial transfers in of previous years' subscriptions are allowed
- Please note, transfers from Stocks & Shares ISAs are not permitted
- Easy access to your savings without an access charge and will be paid by transfer to your bank account or by transfer to another account with us
- Withdrawals, closure and transfer to another ISA provider is allowed without an access charge.

**Before completing the application form, please read this leaflet carefully, together with the accompanying Summary Box flyer and General Conditions for our Savings Accounts which are separate enclosures. Please get in touch if you have any questions.**

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## MARKET TRACKER CASH ISA – HOW IT WORKS

**We believe the Market Tracker Cash ISA gives you a fairer way to save. Rather than offering a rate of interest that starts out looking good but falls off a cliff when your back is turned, it gives you a consistently competitive return on your savings.**

The Market Tracker Cash ISA offers you an interest rate which is linked to some of the highest on the market.

With a minimum opening transaction of £1 and withdrawals available with no access charge from a minimum of £100, you can get at your money when you want.

In addition to the usual features of a cash savings account - such as easy access and regular or lump sum deposits, we review the interest rate quarterly, which ensures you too can keep track of your savings on a quarterly basis.

The interest rate is linked to that of our Market Tracker Saver with the added bonus that the Market Tracker Cash ISA pays 0.05% per annum more. Here's how the interest rate on the Market Tracker Saver account works:

Calculated using data from Moneyfacts®, the Market Tracker Saver pays an average of the 20 highest gross annual variable interest rates, for an investment of £10,000 from the list of firms, or 'reference group' which can be found on our website at [familybuildingsociety.co.uk/ref](https://familybuildingsociety.co.uk/ref)

We will review the interest rate paid four times a year in March, June, September and December. Each review may lead to one of three outcomes – either an increase in interest rate for the following quarter, a reduction in rate, or no change. For example, a review outcome in September would be applied to the account from 1 October.

The review is undertaken in the first five calendar days of the month and the review date and result is published on our website [familybuildingsociety.co.uk/ref](https://familybuildingsociety.co.uk/ref) no later than 15 calendar days before the end of the review month.

**We will notify you each time the interest rate changes by email. If you don't provide us with an email address, you will be able to check our website for updates. We do not send these notifications by post.**

Please see our 'Interest' section for full details.

**Please note: This product is not a flexible ISA.** Transfers in of flexible ISAs are allowed however you will lose the flexibility of being able to replace withdrawn funds.

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The Financial Conduct Authority is a financial services regulator. It requires us, Family Building Society, to give you this important information to help you to decide whether our Market Tracker Cash ISA 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 Cash ISAs and other savings accounts please call our New Business Team on **03330 140141** or visit [familybuildingsociety.co.uk/savings](https://familybuildingsociety.co.uk/savings)

### APPLYING FOR AN ACCOUNT



You may be able to apply for a Market Tracker Cash ISA 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. The minimum opening transaction amount is £1.

An account must be opened in your own name only (it can't be held jointly). The deposits made into your Cash ISA must be, and have to stay, within your beneficial ownership as the investor.

#### Who can open this account?

You can only open an account in your own name and you must be:

- aged 18 or over;
- resident in the United Kingdom;
- saving on your own behalf.

#### What do I need to do?

Your Market Tracker Cash ISA will be opened when we receive your:

- fully completed Market Tracker Cash ISA application form;
- opening investment – minimum £1, maximum is the annual statutory limit for the current tax year (see accompanying Summary Box flyer for full details), plus any transfer of existing Cash ISAs;
- evidence of identity (if required);
- details of the bank account where you would like any withdrawals 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 ISA provider or by transfer from another savings account with us (subject to normal withdrawal terms of the paying account).

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.

#### Power of Attorney

Power of Attorney applications can be downloaded from our website by visiting [familybuildingsociety.co.uk/savings-forms](https://familybuildingsociety.co.uk/savings-forms). It can also be 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.

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## Transfers

We accept transfers in of existing Cash ISA subscriptions, including flexible ISAs (current or previous year). To do this you'll need to complete the Cash ISA application form and return it to us with a completed Cash ISA transfer form (please refer to 'Transfer from existing ISAs' later in this leaflet).

We only allow full transfers in for current tax year subscriptions. You can transfer part or all of a previous tax year Cash ISA subscription.

Please note that if you transfer your flexible ISA funds from another ISA provider to us you'll lose the flexibility of being able to replace withdrawn funds, as this isn't a flexible ISA.

Transfers in of inherited ISA funds are allowed in the same way as previous years' subscriptions, although inherited ISA funds are limited to the balance as at the date of death of the deceased spouse or civil partner.

Transfers in of existing Stocks & Shares ISAs are not accepted.

## Account records

When your Market Tracker Cash ISA account 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 the General Conditions for our Savings Accounts booklet, as your record of your account. We'll issue a statement each October 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. We will notify you if, for any reason under the regulations, your ISA has or will become void.

Furthermore, we will notify you each time the interest rate changes by email, so it is important that you provide us with your current and correct email address as we do not send these notifications by post. However, if you do not provide us with an email address you will still be able to check our website for updates.

## IDENTIFICATION REQUIREMENTS



We are 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 may save up to the annual statutory limit into the Market Tracker Cash ISA during the current tax year (see accompanying Summary Box flyer for full details).

#### 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.

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](https://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 Market Tracker Cash ISA 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 are below. You

can find more information about how to make a payment into your account and the Confirmation of Payee service by visiting [familybuildingsociety.co.uk/bank-details-and-cop](https://familybuildingsociety.co.uk/bank-details-and-cop)

- Payee: Account holder's full name
- Payee's bank sort code: 40-02-50
- Payee's bank account number: 21397400
- Payee's reference: Your 10 digit Market Tracker Cash ISA account number
- Payee's account type: Personal.

#### 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 Market Tracker Cash ISA (subject to normal withdrawal terms of the paying account).

#### 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.

**Please note additions by cash are not available.**



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## TAKING MONEY OUT



**Please check our website at [familybuildingsociety.co.uk/savings-faqs](https://familybuildingsociety.co.uk/savings-faqs) for more information on making withdrawals and when you will receive your funds.**

**Please note that withdrawals by cash or cheque are not available for this account.**

There is a minimum withdrawal of £100.

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.

You can withdraw money on an easy access basis without notice or access charge.

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 Market Tracker Cash ISA 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 showing your full name.

### By transfer to another account with us

You can transfer money from your Market Tracker Cash ISA to another savings account with us via our Online Service, by calling our Family Service Team or visiting our Epsom branch.

### Closing the account

The Market Tracker Cash ISA can be closed by giving the instruction using the secure messaging facility available within the Online Service, by

phone, by post or at our Epsom branch. No notice of closure is required.

## INTEREST



The Market Tracker Cash ISA pays an interest rate that is 0.05% above the rate paid on our Market Tracker Saver account. The information overleaf explains how we review and set the interest rate on the Market Tracker Saver account and the Market Tracker Cash ISA will follow this.

As described overleaf, the interest rate paid on the Market Tracker Cash ISA may change each quarter. Changes to the interest rate are published on our website [familybuildingsociety.co.uk/tracker](https://familybuildingsociety.co.uk/tracker). Where an account holder has given us their email address we will also send an email notification of the outcome of the quarterly reviews.

### Market Tracker Saver

Four times a year we review the interest rate paid on the Market Tracker Saver account. These reviews take place in March, June, September and December each year and the changes arising apply to the account from the first day of the following month. For example, the review outcome in September is applied to the account from 1 October.

Each review may lead to one of three outcomes – either an increase in interest rate for the following quarter, a reduction in rate, or no change.

The review is undertaken in the first five calendar days of the month and the review date and the result is published on our website [familybuildingsociety.co.uk/ref](https://familybuildingsociety.co.uk/ref) no later than 15 calendar days before the end of the review month. Where an account holder has given us their email address we will also send an email notification of the review outcome.

The interest rate paid on the Market Tracker Saver account is calculated using data from Moneyfacts® as supplied on the review date and is currently the average of the 20 highest taxable gross

annual variable interest rates for an investment of £10,000 in immediate access accounts available from the list of firms published on our website (called the 'reference group') where the account terms meet the following criteria:

**Interest rate:** unconditional and independently set. This means that the interest rate offered must not be linked to other rates or indices, such as Bank of England Bank Rate, or to groups of other savings products and with no part of the interest being a time limited additional interest rate, bonus rate or otherwise on conditional terms, for example not exceeding a set number of withdrawals.

**No opening restrictions:** stand alone accounts only, by which we mean that the account terms must not require other accounts to be opened or other products purchased in order to qualify for the advertised rate.

**Availability:** accounts must be available to individuals resident anywhere in the UK aged 25 years or older.

**Withdrawals:** available immediately with no notice or access charge.

**Account operation:** opened and operated online, by phone or by post.

**Affinity accounts:** we exclude accounts which require membership of a third party organisation or which include a donation to such an organisation.

**Duplication:** we only include one account where a company or group of companies offers accounts on similar terms across more than one brand and/or distribution channel.

The firms included in the reference group and/or the criteria for inclusion of accounts and/or the calculation of interest rate paid may be changed by us giving three calendar months' advance notice to do so. Notification of such changes will be published alongside a quarterly review outcome on our website. Where such changes are to your disadvantage, we will notify you in accordance

with Section 16 of the General Conditions for our Savings Accounts booklet. Unless we have made a clear calculation error then our determination of the interest rate at each review date will be binding upon account holders.

## ISA OPTIONS AND ALLOWANCES



There are rules on how much you can invest in an ISA in each tax year (6 April to the following 5 April), as well as which type you can invest in.

An ISA currently permits up to the annual statutory limit (see accompanying Summary Box flyer for full details) to be invested in each tax year and split between Stocks & Shares, Cash or Innovative Finance savings in any proportion you choose. You must be aged 18 or over to invest in a Cash ISA.

The Market Tracker Cash ISA allows you to invest up to your annual limit in cash but does not accept any other type of investment.

The Government may change these ISA rules in the future. An ISA cannot be used for security of a loan.

You can subscribe to more than one ISA of the same type in a single tax year. All payments made must remain within the annual ISA subscription limit.

This means that you may subscribe to a Cash ISA with us and a Cash ISA with another provider within the same tax year, as long as the total amount invested in both ISAs does not exceed the annual ISA allowance for that year.

However, you will not be able to open/subscribe to more than one Cash ISA with us in the same tax year.

If you have any questions, please call us.

## SUBSCRIPTION LIMITS



The minimum balance for this account is £1. You must ensure that your total subscriptions to ISAs across all ISA providers, each year are no more than the annual statutory limit (see accompanying Summary Box flyer for full details).

Once you have reached the maximum subscription limit for the current tax year, you cannot make any further subscriptions into your Cash ISA, regardless of any amount you may have withdrawn. Transfer of your existing ISAs for previous tax years between providers does not affect your annual subscription limit for the current tax year.

If you have inherited ISA savings from your spouse or civil partner you are entitled to an additional tax-free ISA allowance to the value you have inherited, known as an 'additional permitted subscription' or 'APS allowance'. To find out more, or to open an account with inherited ISA savings, please visit the FAQs on our website, [familybuildingsociety.co.uk/savings-faqs](https://familybuildingsociety.co.uk/savings-faqs)

## TRANSFERS FROM EXISTING ISAS



Subject to the terms of the existing account, you can transfer part or all of the previous tax year Cash ISA savings into the Market Tracker Cash ISA. For the current tax year, we only allow full transfers into the Market Tracker Cash ISA, partial transfers are not allowed.

Transfers from flexible and non-flexible Cash ISAs are accepted where a transfer form accompanies the account application form. Any further transfer requests made after the application form is sent will not be accepted.

Please note that if you transfer your flexible ISA funds from another provider to us you will lose the flexibility of being able to replace withdrawn funds, as this is not a flexible ISA.

Please contact us and we will provide you with the appropriate transfer form. Your current ISA

provider will make the transfer, in accordance with their terms and conditions, which may take up to 15 business days in addition to any notice period that may be required on the account and they may make a charge for the transfer. The Market Tracker Cash ISA is a limited edition account and may be withdrawn at any time. This means that transfer of ISAs which require expiry of a notice or are awaiting maturity may not be accepted.

Provided we have received your correctly completed application form, and have been able to verify your identity to our satisfaction, you will begin to earn interest on the ISA savings transferred to your new account with the Family Building Society from the date on the cheque sent to us by your current provider or, if the transfer is delayed, 16 business days after we receive your transfer request. Where a period of notice is required under the terms of the ISA being transferred, the delayed transfer period of 16 business days will be extended accordingly.

A transfer form can be obtained by contacting our Family Service Team or alternatively you can print this from our website [familybuildingsociety.co.uk/savings-forms](https://familybuildingsociety.co.uk/savings-forms)

Please note, transfers from Stocks & Shares ISAs are not permitted.

## TRANSFERS TO OTHER ISAS



Current tax year subscriptions must be transferred out in full. Previous tax year subscriptions can be transferred out in full or partial. You will need to contact your new ISA provider in order to start the transfer process.

If your funds are transferred to a new provider, the new ISA provider will pay the funds in as at the date on our cheque so you will not lose out on any interest. The ISA will not lose its ISA status.

Any Cash ISA transfer to or from our Society will be processed by cheque. The Society is not a participant in the electronic transfer of ISA funds scheme.

### DELEGATING OUR RESPONSIBILITIES



If we delegate any of our functions or responsibilities to another account manager or third party acting as our agent, we will satisfy ourselves that the person or organisation we delegate to will be competent to carry out those functions and responsibilities.

### STAKEHOLDER ACCOUNTS



In addition to setting out regulations that govern Individual Savings Accounts in general, the Government also sets further requirements which a ISA must meet in order to be classed as a Stakeholder product. Our ISAs are not Stakeholder products.

### DEATH OF AN ACCOUNT HOLDER



In the event of the account holder's death, under current regulations the account retains its tax-free status for up to three years to allow time for administration of the estate to be completed. Should the account remain open after three years, to remove the tax-free status we will close the account and transfer the money to a suitable alternative in the name of the deceased.

When you die your spouse or civil partner can inherit your ISA savings and retain the tax-free status. The tax-free amount inherited is the value of your ISA(s) on the day you die and this amount is used by your spouse or civil partner as an 'Additional Permitted Subscription' to an ISA. Your spouse or civil partner's own individual ISA allowance will be unaffected.

### ACCOUNT TERMS



We reserve the right to withdraw this account or to change the basis of calculation of 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 leaflet on product features and in the separate

General Conditions for our Savings Accounts booklet.

### TREATING CUSTOMERS FAIRLY



We are 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 at the end 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](https://familybuildingsociety.co.uk/complaints)

If we do not 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

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Ombudsman Service is available on request or further information is available on their website [financial-ombudsman.org.uk](https://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.

If you need this document in an alternative format please call our New Business Team on **03330 140141**.

To find out more, please contact our New Business Team:



**familybuildingsociety.co.uk**



**03330 140141**



**newbusiness@familybsoc.co.uk**

**EBBISHAM HOUSE  
30 CHURCH STREET  
EPSOM  
SURREY  
KT17 4NL**

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.

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register.fca.org.uk