

Investment Tariff

Effective from June 2009



Information correct at date of publication April 2010.

Dunfermline Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

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www.dunfermline.com

Dunfermline Building Society, Caledonia House,
Carnegie Avenue, Dunfermline KY11 8PJ.
Telephone 01383 627727.

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Standing Orders and Direct Debits

Payments Into Your Account

If a Standing Order is received for an account which has been closed we will send you a cheque for this amount. There is no charge for this on the first occasion. If we continue to receive payments for your closed account a £20.00 charge will be deducted from each payment received before we send our cheque to you.

Payments Made From Your Account

If you do not have sufficient money in your account to meet a Standing Order or Direct Debit, no payment will be made.

A charge of £20.00 will be deducted on each occasion a Standing Order or Direct Debit is not paid due to insufficient funds.

This applies to existing mandates only as the Society no longer accepts new Standing Order (with the exception of nursing home fees) or Direct Debit instructions.

Transfers of cleared funds (CHAPS TRANSFERS) are not normally allowed from our accounts. However, if circumstances dictate that such a payment is appropriate, a charge of £25.00 will be made.

Coin deposits

To cover the cost of processing the increased level of coin deposits, the following handling charges will be due:

Copper up to £10.00	no charge
Silver up to £20.00	no charge
£1.00 coins up to £60.00	no charge

Deposits in excess of these limits carry a charge of £2.50 per transaction. Coins paid into S, M or L accounts, School Savings Scheme, Charity account or piggy bank deposits from children will be excluded from the above charges.

Tax certificates, interest advices and statements

If you request a duplicate Tax Certificate
£10.00 charge

If you request a duplicate statement
£10.00 charge

If you request a duplicate Interest Advice
£10.00 charge

Cheques returned unpaid by the bank

If a cheque paid into your account is returned unpaid by the Bank, we will withdraw this amount from your account and return the cheque to you. An administration charge of £25.00 will also be deducted from your account.