

# Entry Form



Simply complete the form below in block capitals.

Name

Address

Postcode

Contact Telephone Number

E-mail

Would you like to save money on your mortgage?  
Yes  No

Are you interested in tax free savings?  
Yes  No

Are you looking to save regularly for something special?  
Yes  No

Are you interested in getting a great rate of interest on a lump sum or savings?  
Yes  No

Would you like someone to call you to go through the options?  
Yes  No

What's the best time to contact you?  
Day(s):

Time  am  pm  eve

How quickly would you like to be contacted?  
1 Week  1 Month  3 Months

A Britannia Building Society member of staff will endeavour to contact you within the timescales you have specified.

Signature  Date

I consent to my personal data and Union membership details being held by Britannia. My personal details will only be used in connection with the Prize Draw, or to contact me if I have requested information but will not be used for marketing purposes. The information will be used for market research, developing goods and services, statistical and business analysis, account administration and creating and maintaining a customer profile.

Please retain the prize draw Terms and Conditions  
AAD REF:

### Free Prize Draw Terms and Conditions

1. The maximum amount that can be won is £1,000.
2. This prize draw is open to all members of UNISON aged 18 or over.
3. The prize money of £1,000 will be paid into a UNISON Save and Support account. The account must be opened according to normal account opening procedures. The winner will need to provide identification that confirms both who they are and where they live.
4. All entries must be received by 31st January 2009 and must be submitted on the attached entry form.
5. The draw will take place on Monday 9th February 2009 by an independent party.
6. The promoter reserves the right to amend or withdraw the promotion as necessary due to circumstances beyond their control.
7. Entry to the prize draw is not open to employees of Britannia Building Society and their families, its subsidiaries, agents or anyone professionally connected with the prize draw.
8. Only one entry per person.
9. The winner will be notified by post within 7 days of the draw. For details of the winner send a SAE to Union Prize Draw, Affinity Dept, Britannia Building Society, Britannia House, Leek, Staffordshire Moorlands, ST13 5RG within 4 weeks of the closing date. The winner's name and county will be forwarded by post.
10. No correspondence will be entered into.
11. Entry into the prize draw is deemed to be acceptance of the rules.
12. The winner may be requested to take part in publicity associated with this prize draw.
13. No cash alternative will be offered.
14. No purchase necessary.

I consent to my personal data and Union membership details being held by Britannia. My personal details will only be used in connection with the Prize Draw, or to contact me if I have requested information but will not be used for marketing purposes. The information will be used for market research, developing goods and services, statistical and business analysis, account administration and creating and maintaining a customer profile.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

<sup>^</sup>Net means assuming rate of income tax applicable at 20%. Interest will be paid or credited after deduction of income tax at the lower rate of 20%, or subject to the required certification, gross.

<sup>\*</sup>Gross means without tax deducted. We will pay the interest without tax deductions, provided the necessary HM Revenue & Customs form has been submitted and the account holder is eligible. Just ask for a R85 form when you open the account.

<sup>#</sup>Tax Free means free of UK income tax.

### Call us on 0800 778 888\*

Our lines are open 8am-8pm weekdays and 9am-12noon Saturdays. Our staff will be more than happy to help you.

\*Calls from landline phones are free however mobile providers may charge. Telephone calls may be recorded and/or monitored.

### Visit [britannia.co.uk/win1000](http://britannia.co.uk/win1000)

Check out our latest deals, you can also get a quote, apply online and find other useful information.

### Visit your local branch

Talk to an adviser for help and information. To find out more, ask a member of staff.



# being a UNISON member can have benefits for your finances too

**80% recycled.** When you have finished with this leaflet please recycle it.

This leaflet is also available in large print, Braille and on audio. For further information please contact a member of staff.

Britannia undertakes to comply with The Banking Code. Copies of this Code are available on request.

Britannia Building Society  
Britannia House Leek Staffordshire Moorlands ST13 5RG  
[britannia.co.uk](http://britannia.co.uk)



**Great deals for UNISON members**

# Great deals for UNISON members

Being a member of UNISON, you will already be well aware of the benefits of membership. So, it will come as no surprise that Britannia, a mutual building society run solely for the benefit of its own members, has a working partnership with your union to offer you a great range of financial products.

## Savings Accounts

Choose from a range of options to suit your needs. If you wish to save on a monthly basis, have a lump sum to invest or would like to save tax free, we may have an account to suit you.

### UniSaver

A 30 day notice account with great rates of interest and a minimum investment level of £1000.

#### Summary Box - Key Product Information for our Savings Account

<b>Account Name</b>	UniSaver
<b>Interest Rates (AERs)</b>	The interest rates payable are variable. Further information about interest rates can be found in our current UNISON interest rates fact sheet or by visiting our website at <a href="http://britannia.co.uk/unison">britannia.co.uk/unison</a>
<b>Tax Status</b>	Interest is paid net <sup>^</sup> of basic rate tax
<b>Conditions for bonus payment</b>	No customer bonus payments exist for this account
<b>Withdrawal arrangements</b>	Withdrawals can be made with no loss of interest provided you give us 30 days written notice before the withdrawal. You can withdraw without giving any notice but there will be a penalty equivalent to 30 days loss of gross <sup>#</sup> interest on the amount withdrawn at the existing rate.
<b>Access</b>	Branch and by post

### Regular Saver

Save from £20 per month and in return get an attractive rate of interest including an annual bonus if you make 10 monthly payments into the account and make no more than 2 withdrawals per anniversary year.

### Christmas Regular Saver

Save from £20 per month towards Christmas and in return get an attractive rate of interest including an annual bonus if you make 10 monthly payments into the account and make no more than 2 withdrawals per anniversary year.

The anniversary of the account may fall after Christmas and you will need to continue with the account past Christmas to receive the bonus.

#### Summary Box - Key Product Information for our Savings Account

<b>Account Name</b>	UNISON Special Regular Saver & UNISON Christmas Savings Account
<b>Interest Rates (AERs)</b>	The interest rate payable is variable Further information about interest rates can be found in our current UNISON interest rates fact sheet or by visiting our website at <a href="http://britannia.co.uk/unison">britannia.co.uk/unison</a>
<b>Tax Status</b>	Interest is paid net <sup>^</sup> of basic rate tax
<b>Conditions for bonus payment</b>	A bonus rate of 3% gross <sup>#</sup> will apply providing that at least 10 monthly payments have been made and no more than 2 withdrawals are made per year be made by cheque payable to the account holder or by transfer to a nominated Britannia account.
<b>Withdrawal arrangements</b>	You can make up to 2 withdrawals per year without affecting your interest bonus. Withdrawals will be made by cheque payable to the account holder or by transfer to a nominated Britannia account.
<b>Access</b>	Branch and by post

### Save and Support

An instant access account with a great rate of interest. What's more, we'll donate an annual bonus payment to UNISON Welfare Charity, which is the equivalent of up to 1% of the daily average balances.



#### Summary Box - Key Product Information for our Savings Account

<b>Account Name</b>	UNISON Save and Support Account
<b>Interest Rates (AERs)</b>	The interest rates payable are tiered and variable. Further information about interest rates can be found in our current UNISON interest rates fact sheet or by visiting our website at <a href="http://britannia.co.uk/unison">britannia.co.uk/unison</a>
<b>Tax Status</b>	Interest is paid net <sup>^</sup> of basic rate tax
<b>Conditions for bonus payment</b>	No customer bonus payments exist for this account
<b>Withdrawal arrangements</b>	There are no restrictions on withdrawals
<b>Access</b>	Branch and by post

### Cash ISA

Enjoy instant access to **tax free** savings with a minimum investment of £1.

#### Summary Box - Key Product Information for our Savings Account

<b>Account Name</b>	UNISON Instant Access Cash ISA
<b>Interest Rates (AERs)</b>	The interest rates payable are tiered and variable. Further information about interest rates can be found in our current UNISON interest rates fact sheet or by visiting our website at <a href="http://britannia.co.uk/unison">britannia.co.uk/unison</a>
<b>Tax Status</b>	Interest is paid tax free <sup>#</sup>
<b>Conditions for bonus payment</b>	No customer bonus payments exist for this account
<b>Withdrawal arrangements</b>	There are no restrictions on withdrawals. Withdrawals of capital cannot be replaced once you reach your £3,600 annual limit.
<b>Access</b>	Branch and by post

## Mortgages

Britannia are the official mortgage supplier for UNISON and can offer members a comprehensive range of mortgage options. Not only that, you get a 0.25% discount off our standard variable mortgage rate as well as £150 cashback when you complete your mortgage.†

The £150 is paid directly into a Save and Support account on completion of your mortgage to help get you on the road to saving. Early repayment charges and initial set up fees may apply.

## Why Britannia?

UNISON and Britannia have been working as a partnership for over 40 years and, when you think about it, there is a natural fit.

We both exist to work for the benefit of our members and, as a mutual building society with no shareholders to answer to, we are able to share some mutual benefits with UNISON. We provide enhanced financial products for UNISON members whilst, in turn, we welcome you as members of Britannia.

What's more, you will receive excellent long-term value on all our products. We don't just offer a great deal to hook you in and then make you pay later with excessive rate increases or penalties.

## It's only fair to share

If you take out a mortgage or open up a qualifying savings account with us, you are more than just a customer, you're a member, which means you will be entitled to a share of our profits through our Membership Rewards Scheme, subject to scheme rules.

The £150 cashback is paid on completion of your mortgage and is credited to your new/existing account within 21 days of completion.

The UNISON Save & Support Account must be opened according to normal account opening procedures which will be completed as part of the mortgage application process.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

† Please note that the Cashback applies to first time buyers, customers requiring a new Buy to Let mortgage, customers moving home and customers remortgaging to Britannia from another lender, however the Cashback does not apply to existing borrowers taking a new mortgage product and/or taking further borrowing.

# Win £1,000 into a Britannia savings account

## Get your savings off to a great start with our free prize draw.

If you win, we will open a Britannia UNISON Save and Support account for you and pay in the £1,000 prize money.

### HOW TO ENTER

Simply complete the details on the entry form overleaf and hand it in to a Britannia representative or your local Britannia branch. For details on your nearest branch, visit [britannia.co.uk/win1000](http://britannia.co.uk/win1000) or call 0800 778 888.\* Our lines are open 8am-8pm weekdays and 9am-12 noon on Saturdays. Alternatively, you can post the form to: Affinity Dept. CO98, Britannia Building Society, Leek, Staffordshire Moorlands, ST13 5RG.

