

Our range of savings accounts

The following table provides a quick summary of the main features of our savings account range. Please see our leaflet 'Current savings rates and charges', or visit our website www.ecology.co.uk for up to date information on interest rates for the accounts shown below.

Account Name	Foundations Share	Foundations Cash ISA	Foundations Deposit	SIPP Deposit
Withdrawal arrangements	Instant	Instant	Instant	Instant
Available to	Individuals, Trustees, Groups	Please refer to Foundations Cash ISA leaflet	Registered & Unregistered Charities and Incorporated Bodies	Scheme Trustees for individuals
Interest payment date	31-Dec	05-Apr	31-Dec	31-Dec
Tax status*	Net ¹	Tax free	Net ²	Net ³
Minimum investment	£25	£25	£25	£25
Maximum investment (limits negotiable - except for ISA)	£125,000	£5,100 (special rules apply)	£125,000	£125,000
Separate product leaflet available	No	Yes	No	Yes
Passbook	No (Statement)	No (Statement)	No (Statement)	No (Statement)
Voting rights	Yes	Yes	No	No
Access	Post	Post	Post	Post

Application form Share Account Foundations Cash ISA Trustee Deposit Trustee Deposit

* Interest will be paid or credited after deduction of income tax at the lower rate of 20% or, subject to the required certification, gross.

1 Non-profit making organisations may be entitled to payment of interest without the deduction of tax (i.e. gross). A tax form will need to be completed to register for gross interest.

2 Registered charities will automatically have their interest paid without the deduction of tax (i.e. gross). All other charities will need to complete a tax form should they wish to apply for gross interest. For Corporate Bodies, interest will automatically be paid without the deduction of tax (i.e. gross).

3 Interest will automatically be paid without the deduction of tax (i.e. gross).

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eco-savings



7 Belton Road, Silsden, Keighley, West Yorkshire, BD20 0EE
T 01535 650770 **F** 01535 650780 **E** savings@ecology.co.uk

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