



our range of savings accounts

The tables inside summarise the main features of our savings accounts: those currently available and accounts no longer available.

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 overleaf.

building a greener society

Ecology: our range of savings accounts

Our range of savings accounts available to new and existing customers

Account Name	Eco-60	Foundations Share	Foundations Cash ISA	Foundations Deposit	SIPP Deposit
Available to	Individuals Trustees Groups	Individuals Trustees Groups	Individuals aged 16 years or over	Registered & Unregistered Charities & Incorporated Bodies	Scheme Trustees for individuals
Separate product leaflet available	Yes	No	Yes	No	Yes
Application form	Share Account	Share Account	Cash ISA	Deposit or Trustee Deposit	Trustee Deposit
Voting rights	Yes ⁵	Yes ⁵	Yes ⁵	No	No
Access	Post	Post	Post	Post	Post
Minimum investment	£500	£25	£25	£25	£25
Maximum investment (limits negotiable - except for ISA)	£125,000	£125,000	£5,640 for the 2012/2013 tax year (special rules apply)	£125,000	£125,000
Tax status*	Net ¹	Net ¹	Tax free ⁴	Net ²	Gross ³
Interest payment date	31 Dec	31 Dec	05 Apr	31 Dec	31 Dec
Withdrawal	60 days notice or immediate with loss of interest	No notice	No notice	No notice	No notice
Passbook or Statement	Passbook	Statement	Statement	Statement	Statement

* Interest will be paid or credited after deduction of income tax at the basic rate of 20% or, subject to the required certification, without the deduction of tax. "Gross" means the interest rate payable before the deduction of income tax. "Net" means the interest rate payable after the deduction of income tax. The tax treatment of any account depends on the individual circumstances of each customer and may change in the future.

- 1 Non-profit making organisations may be entitled to payment of interest gross. A tax form will need to be completed to register.
- 2 Registered charities will automatically have their interest paid 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 gross.
- 3 Interest will automatically be paid gross.
- 4 "Tax free" means free of income tax.
- 5 Individuals aged 18 or over on the date of voting and whose account balance at the Society's previous financial year end, or other dates as specified in the Rules, was not less than £100.

Our range of savings accounts that are no longer available

(this information is relevant only to customers holding existing accounts within this product range)

Account Name	Eco-Instant	Ordinary Share *	Earthwise Cash ISA	Charity Deposit	Corporate Deposit
Available to	Individuals Trustees Groups	Individuals Trustees Groups	Individuals aged 16 years or over	Registered & Unregistered Charities	Incorporated Bodies
Separate product leaflet available	No	No	Yes	No	No
Application form	Share Account	Share Account	Cash ISA	Trustee Deposit	Deposit
Voting rights	Yes ⁵	Yes ⁵	Yes ⁵	No	No
Access	Post	Post	Post	Post	Post
Minimum investment	£25	£25	£25	£25	£500
Maximum investment (limits negotiable - except for ISA)	£125,000	£125,000	£5,640 with effect from 6 April 2012 (special rules apply)	£125,000	£125,000
Tax status **	Net ¹	Net ¹	Tax free ⁴	Net ²	Net ³
Interest payment date	31 Dec	31 Dec	05 Apr	31 Dec	31 Dec
Withdrawal	No notice	No notice	No notice	No notice	No notice
Passbook or statement	Passbook	Passbook	Statement	Passbook	Passbook

* Ordinary Share accounts are opened by people wanting to give extra support to the Society, by opting for a low interest rate. This is not an account for those wishing to maximise their return.

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- 3 Interest will automatically be paid gross.
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- 5 Individuals aged 18 or over on the date of voting and whose account balance at the Society's previous financial year end, or other dates as specified in the Rules, was not less than £100.



Saving for the future

By opening a savings account with the Ecology you are entering into a partnership with us and our members to help build a more sustainable future. Not only will you receive a good return on your savings – you are creating a fund to advance on even more properties and projects.

We offer a range of straightforward accounts including penalty free no notice accounts and a tax-free Cash ISA option. Accounts are operated by first class Freepost from our Head Office in Yorkshire and via our Interactive online facility.

Our minimum interest rate guarantee

All our savings accounts carry a minimum interest rate guarantee of 1.00% gross.

Further information

For more details on saving with Ecology, please ensure that you read this leaflet in conjunction with the following leaflets:

Why choose Ecology for your savings?

Saving with Ecology General Terms and Conditions

Savings account identification requirements

Product specific leaflet if applicable

These are available on request by post or email, or to download from our website at www.ecology.co.uk

“In the past few years we have completely changed our view of the banks. Ecology Building Society is so different”

Graham and Elaine Ramsden



“In my opinion Ecology Building Society’s ISA is the best rate going in safe ecological investments”

Pam Golden



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