



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	Please refer to Cash ISA leaflet	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	Trustee Deposit	Trustee Deposit
Voting rights	Yes	Yes	Yes	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	£5,340 (with effect from 6 April 2011) 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	60 days notice or immediate with loss of interest	Instant	Instant	Instant	Instant
Passbook	Yes	No (Statement)	No (Statement)	No (Statement)	No (Statement)

* 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).
- 4 "Tax free" means free of income tax. The tax treatment of any account depends on the individual circumstances of each customer and may change in the future.

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	Please refer to Cash ISA leaflet	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	Yes	Yes	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	£5,340 (with effect from 6 April 2011) 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	Instant	Instant	Instant	Instant	Instant
Passbook	Yes	Yes	No (Statement)	Yes	Yes

* *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.

** 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.

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

4 "Tax free" means free of income tax. The tax treatment of any account depends on the individual circumstances of each customer and may change in the future.



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 instant access 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, including our accounts, requirements, terms and conditions, 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

All the photographs and testimonials in this booklet are of actual Ecology savers.