

The information provided in this Summary Box is a summary of the key features of the 90-Day Notice account and is not intended to be a substitute for reading the terms and conditions that apply to the account.

Summary Box	
Account name	90-Day Notice
What is the interest rate?	<p>The 90-Day Notice account offers tiered variable interest rates depending on your account balance as follows:</p> <ul style="list-style-type: none"> • £500 - £4,999 0.90% gross* p.a./AER** • £5,000 - £9,999 1.05% gross* p.a./AER** • £10,000 - £24,999 1.25% gross* p.a./AER** • £25,000 - £75,000 1.35% gross* p.a./AER** <p>Interest is calculated on a daily basis and credited to your account on 31 December each year.</p> <p>* We pay all savings interest gross, which means that no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.</p> <p>** AER stands for Annual Equivalent Rate and provides a means of comparing interest rates by showing what the rate would be if interest was paid and added once a year.</p>
Can Ecology Building Society change the interest rate?	<p>We may change interest rates at any time if we reasonably believe that the change is needed for any of the following reasons (which may relate to circumstances existing at the time or those that are expected to apply in the near future):</p> <ul style="list-style-type: none"> • to respond to changes in the Bank of England Base Rate • to respond to changes in the law or the decision of a court or ombudsman • to meet relevant regulatory requirements • to respond to new (or changes to) statements or codes of practice or industry guidance designed to enhance consumer protection • to reflect changes to our costs in providing the account, including administration costs and costs of providing services or facilities • to introduce or alter 'tiers' of interest where different rates apply depending on the amount in the account. <p>Any change we make to interest rates will be proportionate to the circumstances giving rise to the change.</p> <p>For further information regarding interest rate changes including the process for notifying you, please refer to section 7 in our leaflet <i>Saving with Ecology - General terms and conditions</i>.</p>

<p>What would the estimated balance be after 12 months based on a £1,000 deposit?</p>	<p>Based on an interest rate of 0.90% gross, the balance on a £1,000 deposit after 12 months would be £1,009.</p> <p>The following projections are based on the minimum balances required to achieve the next interest rate tier:</p> <p>Based on an interest rate of 1.05% gross, the balance on a £5,000 deposit after 12 months would be £5,052.50.</p> <p>Based on an interest rate of 1.25% gross, the balance on a £10,000 deposit after 12 months would be £10,125.</p> <p>Based on an interest rate of 1.35% gross, the balance on a £25,000 deposit after 12 months would be £25,337.50.</p> <p>This projection is provided for illustrative purposes only and does not take into account your individual circumstances.</p>
<p>How do I open and manage my account?</p>	<p>Please note due to high levels of demand we are not accepting applications for our 90-Day Notice account, as a temporary measure. All existing accounts continue to operate as normal.</p> <p>Limited to one 90-Day Notice account per member.</p> <p>Operation is by free First Class Business Reply post and online via our Ecology Interactive facility (restrictions apply). Withdrawals online via Ecology Interactive are not available for this account.</p> <p>The minimum amount to open a 90-Day Notice account is £500 and the maximum investment is £75,000.</p> <p>The minimum deposit is £25 and the minimum amount required to keep a 90-Day Notice account open is £500.</p> <p>You can save monthly by Direct Debit or standing order.</p> <p>Deposits can be made by cheque through the post or by transfer via the banking system.</p>
<p>Can I withdraw money?</p>	<p>90 days' notice is required for any withdrawal from your account.</p> <p>The notice period starts on the date we receive your signed request and we will send you a letter confirming your withdrawal due date.</p> <p>The minimum withdrawal amount is £250 and withdrawals must be for a specific amount unless the account is to be closed.</p> <p>Withdrawals should be requested by using one of our <i>Withdrawal/Notification</i> forms or by sending us a letter signed by whoever is authorised to operate the account.</p>

Additional information	<p>This Summary Box should be read in conjunction with the following leaflets before applying for a 90-Day Notice account:</p> <ul style="list-style-type: none">• <i>90-Day Notice account leaflet</i>• <i>Saving with Ecology - General terms and conditions</i>• <i>FSCS Information Sheet</i>• <i>Current savings rates and charges</i>• <i>Our range of savings accounts</i>• <i>Savings account identification requirements</i>
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