our range of savings accounts available to new and existing customers

Ecology Building Society

For up-to-date information on interest rates for these accounts, please see our leaflet *Current savings rates and charges* or visit **www.ecology.co.uk**.

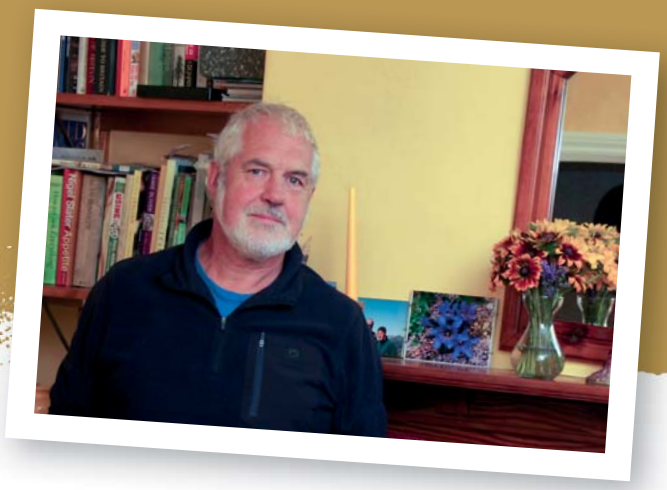
Account Name	Easy Access	90-Day Notice	Regular Savings	Treasurers' Deposit	Accounts for existing members only *(see footnotes 2 and 3)*	
					Foundations Cash ISA	SIPP Deposit
Available to	Individuals Trustees [1]	Individuals Trustees [1]	Individuals Trustees [1]	Small groups and charities	Individuals aged 16 years or over. Existing members only – restrictions apply [2]	Scheme Administrators for individuals Existing members only – restrictions apply [3]
Suitable for children	Yes [4]	Yes [4]	Yes [4]	No	No	No
Application form	Easy Access	90-Day Notice	Regular Savings	Treasurers' Deposit	Foundations Cash ISA	Trustee Deposit
Voting rights	Yes [5]	Yes [5]	Yes [5]	No	Yes [5]	No
Access	Post	Post	Post	Post	Post	Post
Minimum opening investment	£25	£500	£25	£25	£25	£5,000
Minimum operating balance	£25	£500	£25	£25	£5	£250
Maximum investment	£75,000	£75,000	£3,000 per calendar year	£75,000	£15,240 for tax year 2015/2016 (special rules apply)	£125,000
Tax status*	Net	Net	Net	Gross [6]	Tax-free [7]	Gross [6]
Interest payment date	31 Dec	31 Dec	31 Dec	31 Dec	05 Apr	31 Dec
Withdrawals	No notice	90 days' notice	No notice – restrictions apply [8]	No notice	No notice	No notice
Notification method	Statement	Statement	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. Where the trust account is subject to a formal trust document, accounts will only be accepted where a trustee or beneficiary has been a member of the Society for the previous twelve months.
2. The Foundations Cash ISA is only available to individuals who were members of the Society on 25 September 2015 and have not ceased being members since this date.
3. The SIPP Deposit account is only available to Scheme Administrators for beneficiaries who were members of the Society on 1 October 2014 and have not ceased being members since this date.
4. These accounts can be opened in the child's name if the child is old enough to understand how to operate an account, or by parents or relatives as trustees for a child. For further information please refer to our *Savings account identification requirements* leaflet.
5. Individuals aged 18 or over whose account balance was not less than £100 between the Society's previous financial year end (or other date as specified in the Rules) and the date of voting.
6. Interest will automatically be paid gross.
7. "Tax-free" means free of income tax.
8. Two withdrawals are allowed in a calendar year. If you make three withdrawals in a calendar year we will close your account and transfer the whole balance, including accrued interest, to an Easy Access account.

ethicalconsumer.org BEST BUY

Ecology Building Society



Saving for the future

By opening a savings account with Ecology, you are entering into a partnership with us and our members to help build a more sustainable future. You won't just receive a good return on your savings – you'll help to create a fund to support even more properties and projects.

We offer a range of straightforward accounts with the reassurance of knowing your money is being used in line with your values. Accounts are operated by free, First Class Business Reply post and our Interactive online facility (restrictions apply).

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

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

ethicalconsumer.org BEST BUY

Ecology Building Society was rated as a Best Buy in the Ethical Consumer Buyers' Guide to Cash ISAs and Ethical Savings Accounts (issue 147 March/April 2014). Ethical Consumer ranks companies and their products against a range of ethical issues and then recommends the best performing as sector Best Buys.

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

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

Graham Ramsden, Ecology saver

"We were impressed by what Ecology stood for – it meant we could put money to one side and know it was benefiting the environment"

Elaine Ramsden, Ecology saver

Ecology Building Society

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