

Current savings rates and charges

Interest rates effective from 10 March 2017

Please note due to high levels of demand we are not accepting applications for our savings accounts, as a temporary measure. All existing accounts continue to operate as normal.

Accounts temporarily unavailable

	% gross* p.a./Annual Equivalent Rate
Easy Access	0.75
Regular Savings	1.50
Treasurers' Deposit	0.75
Foundations Cash ISA	1.00
SIPP Deposit**	1.00
90-Day Notice	
£500 - £4,999	0.90
£5,000 - £9,999	1.05
£10,000 - £24,999	1.25
£25,000 - £75,000	1.35

Accounts no longer available

	% gross* p.a./Annual Equivalent Rate
Foundations Share	1.00
Eco-60 Share	
£500 - £2,499	1.00
£2,500 - £4,999	1.00
£5,000 - £9,999	1.00
£10,000 - £24,999	1.00
£25,000 and over	1.30
Foundations Deposit	1.00
Ordinary Deposit	1.00
Ordinary Share	1.00
Eco-Instant	1.00
Corporate Deposit	1.00
Charity Deposit	1.00
Foundation Supporters	2.00
Earthwise Cash ISA	1.00
Earthwise Ex-TESSA ISA	1.00

Interest rates are variable and correct at time of going to print.

Annual Equivalent Rate provides a means of comparing interest rates by showing what the rate would be if interest was paid and added once a year.

* All ISA interest is paid tax-free, which means it's exempt from income tax. We pay all non ISA savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future.

** Please refer to the SIPP leaflet for further information regarding interest rates.

www.ecology.co.uk

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
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Tariff of charges

Basic services

Where charges are made for basic account services they will be deducted from your account and appear in your passbook (where issued) and on your statement.

Re-presented cheques

£20

A charge made each time a cheque paid into your account is re-presented for payment due to insufficient funds being available.

Returned cheques

£20

A charge made if a cheque is finally returned by the bank unpaid.

Special services

The following services are available on all the Society's savings accounts and are provided in addition to the normal operation of an account. At the time you request a special service you will be advised of any charge due (which may be paid by cheque or debited from your account).

Telegraphic transfer of funds

£25

A fee is payable where it is essential to transfer funds directly to any other bank or building society in the UK on the same day.

Special clearance of a cheque

£15

We require seven banking days to find out if a cheque has been paid or not - so when you pay a cheque into your account it will be seven banking days following receipt at this office before you can draw on the funds. If you request a special presentation, funds can normally be drawn within two banking days providing the cheque has reached its destination.

Stopped cheques

£20

If you wish to stop a cheque drawn on your account due to it being lost, stolen or destroyed, there will be a charge levied for each cheque. A replacement cheque will be issued made payable to the original payee.

Ecology Interactive

You may be interested to know that you can view your account(s) online by registering for our Ecology Interactive service at www.ecology.co.uk. Once registered* you will be able to view your account transactions, interest rate and balance at any time. You will also be able to advise us of change of addresses via a secure message facility and request withdrawals via our Withdrawals and Transfers feature.

**Restrictions apply - please refer to the Interactive Terms and Conditions on our website.*

On occasions it may be necessary to amend existing services and charges, or introduce new ones. However, if any changes are to your disadvantage, we will always give you at least 30 days' notice before they are implemented.