

# Current savings rates and charges

Interest rates effective from 30 October 2018

We have a range of simple and transparent savings accounts that help to make a positive environmental impact and give you a fair financial return.

## Accounts available

	% gross* p.a./Annual Equivalent Rate
<b>Regular Savings</b>	1.75
<b>Easy Access</b>	0.85
<b>90-Day Notice</b>	
£500 - £4,999	1.00
£5,000 - £9,999	1.15
£10,000 - £24,999	1.35
£25,000+	1.45
<b>Foundations Cash ISA</b>	1.10

## Accounts no longer available

	% gross* p.a./Annual Equivalent Rate
<b>Foundations Share</b>	1.00
<b>Eco-60 Share</b>	
£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+	1.30
<b>Foundations Deposit</b>	1.00
<b>Ordinary Deposit</b>	1.00
<b>Ordinary Share</b>	1.00
<b>Eco-Instant</b>	1.00
<b>Corporate Deposit</b>	1.00
<b>Charity Deposit</b>	1.00
<b>Foundation Supporters</b>	2.00
<b>Earthwise Cash ISA</b>	1.10
<b>Earthwise Ex-TESSA ISA</b>	1.10
<b>Treasurers' Deposit</b>	0.85
<b>SIPP Deposit**</b>	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.

**ecology.co.uk**

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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).

### CHAPS transfers

£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.

## Charges

If we introduce or increase a charge relating to the day-to-day running of your account, we will give you at least 30 days' written notice before the change comes into effect. Where the charge does not relate to the day-to-day running of your account, we will tell you about the change on our website at least 30 days before the change takes effect.

For electronic withdrawals from your account, where we introduce new or change existing charges we will give you at least two months' written notice before the change comes into effect.

## Manage your account online

You may be interested to know that you can view your account(s) online by registering for our online service at [ecology.co.uk](http://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 online service Terms and Conditions on our website.