## Current savings rates and charges



Interest rates effective from 7 August 2025

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
Regular Savings	3.35
Easy Access	2.70
Ecology Cash ISA	3.25
35-Day Notice	3.20

Foundations Cash ISA         2.75           Foundations Share         1.85           Ecc-60 Share         Up to £2,499         1.95           £2,500 - £4,999         1.95           £3,000 - £9,999         1.95           £10,000 - £24,999         1.95           £25,000+         2.25           PO-Day Notice         2.85           £5,000 - £9,999         2.95           £10,000 - £24,999         2.95           £5,000 - £9,999         2.95           £10,000 - £24,999         3.05           £25,000+         3.25           180-Day Notice         4.10           Foundations Deposit         1.85           Ordinary Deposit         1.85           Corlinary Share         1.85           Eco-Instant         1.85           Corporate Deposit         1.85           Corporate Deposit         1.85           Foundation Supporters         4.10           Earthwise Cash ISA         2.75           Earthwise Ex-TESSA ISA         2.75           Treasurers' Deposit **         1.91           Up to £50,000         3.40           £50,001+         3.60	Accounts no longer available	
Foundations Share         1.85           Eco-60 Share         1.95           £2,500 - £4,999         1.95           £5,000 - £9,999         1.95           £10,000 - £24,999         1.95           £25,000+         2.25           90-Day Notice         2.85           £5,000 - £4,999         2.95           £10,000 - £24,999         3.05           £25,000+         3.25           180-Day Notice         4.10           Foundations Deposit         1.85           Ordinary Deposit         1.85           Ordinary Share         1.85           Eco-Instant         1.85           Corporate Deposit         1.85           Charity Deposit         1.85           Charity Deposit         2.75           Earthwise Cash ISA         2.75           Earthwise Ex-TESSA ISA         2.75           Treasurers' Deposit**         1.85           Up to £50,000         3.40		% gross* p.a./Annual Equivalent Rate
Eco-6o Share         Up to £2,499       1.95         £2,500 - £4,999       1.95         £5,000 - £9,999       1.95         £10,000 - £24,999       2.25         PODAY Notice       2.85         £500 - £4,999       2.85         £5,000 - £9,999       2.95         £10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	Foundations Cash ISA	2.75
Up to £2,499       1.95         £2,500 - £4,999       1.95         £10,000 - £24,999       1.95         £25,000+       2.25         90-Day Notice       ***         £500 - £4,999       2.85         £5,000 - £9,999       2.95         £10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	Foundations Share	1.85
£2,500 - £4,999       1.95         £5,000 - £9,999       1.95         £10,000 - £24,999       1.95         £25,000+       2.25         99-Day Notice       ****         £500 - £4,999       2.85         £5,000 - £9,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	Eco-60 Share	
£5,000 - £9,999       1.95         £10,000 - £24,999       2.25         90-Day Notice	Up to £2,499	1.95
£10,000 - £24,999       1.95         £25,000+       2.25         99-Day Notice	£2,500 - £4,999	1.95
£25,000+       2.25         99-Day Notice       500 - £4,999       2.85         £5,000 - £9,999       2.95       510,000 - £24,999       3.05         £25,000+       3.25       180-Day Notice       4.10         Foundations Deposit       1.85       0rdinary Deposit       1.85         Ordinary Share       1.85       0rdinary Deposit       1.85         Corporate Deposit       1.85       0rdinary Deposit       1.85         Condiation Supporters       4.10       1.85         Foundation Supporters       4.10       1.85         Earthwise Cash ISA       2.75       2.75         Earthwise Ex-TESSA ISA       2.75       1.85         SIPP Deposit**       1.85       1.85         Up to £50,000       3.40       3.40	£5,000 - £9,999	1.95
90-Day Notice       £500 - £4,999       2.85         £5,000 - £9,999       2.95         £10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Cordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	£10,000 - £24,999	1.95
£500 - £4,999       2.85         £5,000 - £9,999       2.95         £10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Cordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	£25,000+	2.25
£5,000 - £9,999       2.95         £10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Corlinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	90-Day Notice	
£10,000 - £24,999       3.05         £25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000       3.40	£500 - £4,999	2.85
£25,000+       3.25         180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       Up to £50,000         3.40	£5,000 - £9,999	2.95
180-Day Notice       4.10         Foundations Deposit       1.85         Ordinary Deposit       1.85         Ordinary Share       1.85         Eco-Instant       1.85         Corporate Deposit       1.85         Charity Deposit       1.85         Foundation Supporters       4.10         Earthwise Cash ISA       2.75         Earthwise Ex-TESSA ISA       2.75         Treasurers' Deposit       1.85         SIPP Deposit**       1.85         Up to £50,000       3.40	£10,000 - £24,999	3.05
Foundations Deposit1.85Ordinary Deposit1.85Ordinary Share1.85Eco-Instant1.85Corporate Deposit1.85Charity Deposit1.85Foundation Supporters4.10Earthwise Cash ISA2.75Earthwise Ex-TESSA ISA2.75Treasurers' Deposit1.85SIPP Deposit**1.85Up to £50,0003.40	£25,000+	3.25
Ordinary Deposit1.85Ordinary Share1.85Eco-Instant1.85Corporate Deposit1.85Charity Deposit1.85Foundation Supporters4.10Earthwise Cash ISA2.75Earthwise Ex-TESSA ISA2.75Treasurers' Deposit1.85SIPP Deposit**Up to £50,0003.40	180-Day Notice	4.10
Ordinary Share  Eco-Instant  Corporate Deposit  Charity Deposit  Foundation Supporters  Earthwise Cash ISA  Earthwise Ex-TESSA ISA  Treasurers' Deposit  Up to £50,000  1.85  1.85  1.85  1.85  1.85  3.40	Foundations Deposit	1.85
Eco-Instant1.85Corporate Deposit1.85Charity Deposit1.85Foundation Supporters4.10Earthwise Cash ISA2.75Earthwise Ex-TESSA ISA2.75Treasurers' Deposit1.85SIPP Deposit**Up to £50,000July to £50,0003.40	Ordinary Deposit	1.85
Corporate Deposit  Charity Deposit  Foundation Supporters  4.10  Earthwise Cash ISA  2.75  Earthwise Ex-TESSA ISA  2.75  Treasurers' Deposit  Up to £50,000  1.85	Ordinary Share	1.85
Charity Deposit1.85Foundation Supporters4.10Earthwise Cash ISA2.75Earthwise Ex-TESSA ISA2.75Treasurers' Deposit1.85SIPP Deposit**Up to £50,0003.40	<b>Eco-Instant</b>	1.85
Foundation Supporters 4.10 Earthwise Cash ISA 2.75 Earthwise Ex-TESSA ISA 2.75 Treasurers' Deposit 1.85 SIPP Deposit** Up to £50,000 3.40	Corporate Deposit	1.85
Earthwise Cash ISA 2.75 Earthwise Ex-TESSA ISA 2.75 Treasurers' Deposit 1.85 SIPP Deposit** Up to £50,000 3.40	Charity Deposit	1.85
Earthwise Ex-TESSA ISA  2.75  Treasurers' Deposit  SIPP Deposit**  Up to £50,000  3.40	• •	4.10
Treasurers' Deposit  SIPP Deposit**  Up to £50,000  3.40	Earthwise Cash ISA	2.75
SIPP Deposit**         Up to £50,000       3.40	Earthwise Ex-TESSA ISA	2.75
Up to £50,000 3.40	Treasurers' Deposit	1.85
	SIPP Deposit**	
£50,001+ 3.60	Up to £50,000	3.40
	£50,001+	3.60

#### 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.

<sup>\*</sup> 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.

<sup>\*\*</sup> Please refer to the SIPP leaflet for further information regarding interest rates, you can find this at www.ecology.co.uk/savings/brochures

# Tariff of charges

### **Special services**

The following services are available on all our savings accounts and are provided in addition to the normal use of an account. When you request a special service we'll tell you of any charge due. You can pay for these charges from your Ecology savings 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.

Stopped cheques £10

We'll charge this if you withdraw money from your savings account by cheque, and you need us to put a stop on it. This might be because it's lost, stolen or destroyed. If this happens we'll issue a new cheque 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.

It is possible that taxes and costs may exist that are not paid via or by us.

ecology.co.uk Telephone 01535 650 770 Email savings@ecology.co.uk

Ellis House, 7 Belton Road, Silsden, Keighley BD20 OEE

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 162090