Ecology Double Access Cash ISA

Our Ecology Double Access Cash ISA lets you save tax free, while knowing your money is helping to fund projects that are good for the environment and good for communities across the UK. It has a variable interest rate of 4.65% AER / 4.55% tax free* per month until 30 November 2027. From 1 December 2027 the rate on this account will change to match the interest rate of our Ecology Cash ISA, currently 3.05% AER/ 3.00% tax free p.a as of the 13 October 2026.**

This account is right for you if:	This account isn't right for you if:
• You're looking for tax-free savings. • You don't need to access your money more than twice a year. • You don't mind if your interest rate goes up or down.	• You want to save more than £20,000 a year. • You want a savings account with a fixed rate. • You're under 18. • You want a Flexible Cash ISA.

What is an ISA?

An ISA stands for Individual Savings Account. This is a savings account that lets you save tax free. There are a few different types of ISA and you can save in any combination of them. You'll just need to make sure you don't exceed the overall ISA subscription limit and keep to any rules which apply to ISAs.

Eligibility

You must be aged 18 years or over to apply for this Ecology Double Access Cash ISA.

You must be resident in the United Kingdom for tax purposes or, if not, a Crown employee serving overseas, or married to/in a civil partnership with a Crown employee serving overseas.

You must tell us if you stop being eligible as above.

How much can I save?

The ISA subscription limit from 6 April 2026 to 5 April 2027 is £20,000 and this allowance can be split between cash ISAs, a stocks and shares ISA, an Innovative Finance ISA, and a lifetime ISA, subject to eligibility.

Example	Cash ISA	Stocks and Shares ISA	Innovative Finance ISA	Lifetime ISA	Total
1	£13,000	£7,000	Nil	Nil	£20,000
2	£5,000	£11,000	Nil	£4,000	£20,000

Product specific conditions

How will I be kept informed about my ISA?

You will receive an annual statement each April. If you'd like any additional information, please contact us.

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

** 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. The AER stated assumes funds are deposited before 30 November 2026.

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Transfers from other providers

You can transfer in some or all of your previous tax years' cash ISA savings (including 2026/2027 ISA funds deposited with another institution as long as these are not from an Innovative Finance ISA or Stocks and Shares ISA) without affecting your annual allowance for the current tax year.

To do this, simply download the Cash ISA Transfer form from our website and email it to us at **savings@ecology.co.uk** or post it to us. If you do not have a Cash ISA with Ecology, you will also need to open a new account online or via the Ecology App, before completing the ISA Transfer form. We'll send it to your existing ISA provider within five working days of receipt, confirming we'll accept your transfer. We'll then credit your ISA account within three working days of receiving the cash and requested information from your old provider.

Can I transfer my ISA to another provider?

You may transfer the whole or part of your Ecology Double Access Cash ISA to another provider. We don't charge for this.

Full Transfers Out

To make a full transfer out of your Ecology Double Access Cash ISA to another ISA provider, they must be willing to accept ISA transfers. If you would like to make a full transfer, you'll need to contact the ISA provider you wish to transfer your money to. Once we receive instructions from the new ISA provider, we'll process the full transfer within 5 business days and your ISA with us will be closed.

Partial Transfers Out

To make a partial transfer out of your Ecology Double Access Cash ISA to another ISA provider, they must be willing to accept partial ISA transfers. If you'd like to make a partial transfer, you'll need to contact the ISA provider you wish to transfer your money to. Once we receive instructions from the new ISA provider, we will process the partial transfer within 5 business days.

You can only make two withdrawals from this account in a calendar year. If you want to make any more you will have to close the account.

Are there any risks?

The interest rate paid is variable and may decrease. For your ISA to have interest paid tax-free your account must be operated within Government rules. Favourable tax treatment may not be maintained if any of the rules are broken, a change to your circumstances means you no longer qualify for an ISA, or the Government changes the rules of the ISA scheme or withdraws it all together.

What happens if I die?

If the ISA account holder dies the account will still benefit from the tax-free status until either:

- The deceased's estate is completed or,
- The account is closed by the personal representative(s) or,
- The third anniversary of the death of the account holder passes.

As soon as one of these events happens the account will lose its tax-free status and if the account is still with us, it will revert to an Ecology Easy Access account with interest paid at the current rate.

Additionally, there is also The Additional Permitted Subscriptions (APS) allowance, sometimes referred to as a Spousal ISA, which lets a spouse or civil partner inherit an additional ISA allowance that doesn't count towards any current ISA subscriptions they've made. This means that if you die and your spouse or civil partner is your beneficiary, we will give them the funds from your ISA together with APS documents for the company that they are transferring the ISA to.

The APS must be completed within three years of your death or 180 days after the administration of the estate is completed (if this is later). Please note, we currently cannot accept Additional Permitted Subscriptions into an Ecology ISA account.

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Management of the ISA

We report investors who have broken the ISA rules to HM Revenue and Customs (HMRC). We'll notify you if your ISA fails to meet regulations, or if we receive instructions from HMRC, which cause your ISA to become taxable, or void. If your cash ISA becomes void it will be transferred to a no notice account. We'll notify you in writing if this happens. Accounts can be closed upon request and with no penalty.

If we delegate any of our functions or responsibilities under these terms and conditions, we will satisfy ourselves that the person or organisation we delegate to, will be competent to carry out those functions or responsibilities.

Terms and Conditions

Ecology Double Access Cash ISAs are Ecology Building Society share accounts and, as such, are subject to the terms and conditions which affect all share accounts. A copy of General Savings Terms and Conditions is available on our website or sent to you by request.

This product is designed for personal savings only. It is not suitable for managing regular payments such as bills.

Complaints

We aim to provide a high standard of service to all our customers. However, occasionally things can go wrong. When this happens, we want to put matters right as quickly as possible. If you have a complaint about any aspect of the service you have received, please contact us straightaway. We have an established complaints procedure, you can find this on our website here: www.ecology.co.uk/complaints. This explains how we will try to resolve your complaint and how, if you are still not satisfied, you can ask for it to be investigated impartially by the Financial Ombudsman Service whose address is: Exchange Tower, London, E14 9SR or you can visit their website financial-ombudsman.org.uk.

How do I apply?

Applications

Apply online on our website ecology.co.uk or through our Ecology App. You'll need to pay your first deposit into the account to finish opening it.

If you are unable to open or operate an account online, you can apply by post.

Paying your first deposit

To finish opening your account you need to pay your first deposit into it. Your first deposit must be for £50 or over. You can pay into the account by:

- Bank transfer from your linked account
- Standing Order from your linked account
- Transferring funds from another Ecology account
- Cash ISA Transfer in from an external provider or Ecology Cash ISA

The open date of your account will be the date we receive your first payment. You must pay your first deposit into the account within 14 days of applying or we'll close the account.

Once you have opened your account you can transfer Cash ISA funds from other providers to us. Please use the Cash ISA Transfer form on our website.

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Summary box:

The information provided in this Summary Box is a summary of the key features of the Ecology Double Access Cash ISA. It isn't intended to be a substitute for reading the Product Specific Conditions.

Account name:	**Ecology Double Access Cash ISA**
What is the interest rate?	The Ecology Double Access Cash ISA offers a monthly variable interest rate of 4.65% AER** / 4.55% per month tax free* until 30 November 2027. From 1 December 2027 the rate on this account will change to match the AER on our Ecology Cash ISA account, currently 3.05% AER/ 3.00% tax free p.a as of the 13 October 2026. Monthly interest is calculated on the last day of the month and credited to your account on that day. You can choose to have your interest paid to this account or to your linked account when you apply. If you close your account we'll credit the interest on the day you close it. * All ISA interest is paid tax-free, which means it's exempt from income tax and no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future. ** 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. The AER stated assumes funds are deposited before 30 November 2026.
Can Ecology Building Society change the interest rate?	Yes, the interest rate is variable so it may go up or down dependent on the Bank of England Base Rate. Where we change the rate, we'll act reasonably and only make the change if we believe it's fair in the circumstances. If the interest rate is going down we will send an email, letter, SMS or push notification (in the app) 14 days before the change. If the rate is going up, we will put a notice on our website as soon as possible. For further information regarding interest rate changes including the process for notifying you, please refer to section 10 in our General Savings Terms and Conditions.
What would the estimated balance be after 12 months based on a £1,000 deposit?	Based on an interest rate of 4.65% AER** tax-free, the balance on a £1,000 deposit after 12 months would be £1,046.50. This illustration is an example to help you compare accounts. It does not take into account any individual circumstances.
How do I open and manage my account?	Applications can be made online, through the Ecology App, or if you operate your account by post by posting a completed application form. The ISA investment will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan. You can manage your account using our Online Service and Ecology App. You can view your account transactions, send secure messages and request withdrawals online or through the Ecology App. Deposits to this account can be made from your linked account by bank transfer, Standing Order, or transfer from another Ecology savings account. Once your account is opened you can transfer Cash ISAs funds from other providers to your Ecology Double Access ISA. Please use the Cash ISA transfer form on our website. The ISA investment limit for the 2026/2027 tax year is £20,000 and the minimum amount to open and maintain an Ecology Double Access Cash ISA is £50. Only one account can be opened per customer.

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Can I withdraw money?	Yes, you can make two withdrawals each calendar year without notice or charge. Withdrawals can be requested online, in the app, by telephone, or if you operate your account by post, by using a withdrawal form downloaded from our website. Withdrawals will be sent to your linked account and will be confirmed to you by email or post. For withdrawals via the app or Online Service, there is a daily £25,000 limit. For higher withdrawal amounts, please call Member Services. If you arrange your withdrawal online or in the app, the withdrawal will be immediate. If you arrange your withdrawal by post or telephone, the withdrawal will be the day we process your withdrawal request.
Additional information	This Summary Box should be read in conjunction with the following documents before applying for an Ecology Double Access Cash ISA: • General Savings Terms and Conditions • FSCS Information Sheet • Current Savings Rates and Charges • How to prove your identity These documents are available on our website, in our app or on request from our Member Services team.

Important

The tax treatment of any account depends on the individual circumstances of each customer and may change in the future.

If you open a Ecology Double Access Cash ISA account and change your mind, you have 14 days to cancel from when your account is opened. The open date is the date funds are first paid into your account. This product can be closed upon request and with no penalty.

Ecology Building Society was rated as an ethical Best Buy for our mortgages, ISAs and savings accounts by Ethical Consumer magazine in its product guide rankings.

Your savings are protected up to £120,000 by the Financial Services Compensation Scheme (FSCS). For further information, please visit fscs.org.uk.

The mutual difference When you join Ecology, you become a member of a mutual organisation, owned by our Members and dedicated to their interests. It's a way of making finance more democratic – putting people before profit. Every Member is valued equally and respected as an individual. We're open and transparent about the decisions we make on your behalf and we encourage you to have your say on our work, including at our Annual General Meeting.

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Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA.

Financial Services Register No. 162090.