Ecology Six Access Saver

Our Ecology Six Access Saver is a limited access account that allows you to make six penalty free withdrawals each calendar year.

This account is right for you if:	This account isn't right for you if:
• You don't need regular access to your funds throughout the year. • You want a higher rate of interest for longer term savings in return for limited access to your money. • You have a specific higher value savings target. • You want an account that pays interest monthly	• You need to make regular withdrawals from your savings and don't have access to other funds in case of emergencies. • You have less than £500 to save. • You want short term savings • You want a fixed rate account

Product specific conditions

To open an account

Applications

Apply online on our website **ecology.co.uk** or via our Ecology App. If you would prefer to open or operate your account by post, please contact our Member Services team for an application pack.

Before you apply to open an account online you will need to have:

- An email address that is unique to you (members cannot share the same email address)
- Your mobile phone for two stage verification.
- The sort code and account number of the bank account that you want to use as your linked account to manage your Ecology Six Access Saver account. Once your Ecology Six Access Saver account is open you will use your linked account to make payments and withdrawals.

Paying your first deposit

To finish opening your account you need to make a payment. You can do this by

- Bank transfer from your linked account,
- Standing Order from your linked account or
- Transferring funds from another Ecology account.

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

How we pay interest

Interest is paid monthly, is calculated on the last day of the month and applied to your account that day. If you close your account before then, we'll credit any interest on the date of closure.

If you'd prefer your interest to be paid into your linked account, you can choose this when you apply. The interest rate paid applies to the entire balance in your account. An annual statement will be available in January.

Operating an account: withdrawals and closures

Withdrawals from your Ecology Six Access Saver will be sent to your linked account.

You are allowed to make six instant access withdrawals in a calendar year. If you want to make more than six withdrawals you will need to contact Member Services and we will close your account.

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Summary box:

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

Account name:	**Ecology Six Access Saver**
What is the interest rate?	The Ecology Six Access Saver offers a monthly variable interest rate of 3.80% AER** / 3.74% gross* until 30 December 2027. From 31 December 2027 the rate on this account will change to match our Easy Access account currently paying an annual rate of 2.30% AER** / 2.30% gross* equivalent to a monthly rate of 2.30% AER** / 2.28% gross*. Monthly interest is calculated on the last day of the month and applied 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 the account, we'll credit the interest on the day you close it. * We pay all savings interest gross, which means that 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 December 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 £2,000 deposit?	Based on an interest rate of 3.80% AER** / 3.74% gross*, the balance on a £2,000 deposit paid in before 30 December 2026 would be £2,076.00 after 12 months. 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?	You can apply, open and manage your account online or using the Ecology App. Accounts can also be opened and managed by post. Please contact our Member Services Team for an application pack. To open an account online, you must be aged 18 or over, a UK resident and be opening the account in a single name. Only one account can be opened per customer. Joint accounts, trust accounts and accounts for children are not available for this product. With our Online Service and app, you can view your account transactions, make payments, send and request withdrawals. Deposits must be made from your linked account by bank transfer, Standing Order, or by transfer from another Ecology account. The minimum balance in an Ecology Six Access Saver account is £500. The maximum investment is £500,000.

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Can I withdraw money?	Yes, you can make six 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 Six Access Saver account: • General Savings Terms and Conditions • FSCS Information Sheet Current Savings Rates and • Charges Savings Account Identification Requirements. These documents are available on our website, in our app or on request from our Member Services team.

General conditions

- Please be aware of our ID requirements outlined in the Savings Account Identification Requirements on our website.
- If you're already a Member of Ecology, we may not need to make additional identification checks, so please quote your account number on the application.
- If you open an Ecology Six Access Saver account and change your mind, you have 14 calendar days to cancel from when your account is opened. The open date is the date funds are first paid into your account.
- This product is designed for personal savings only. It is not suitable for managing regular payments such as bills.

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