

# our range of savings accounts



We are accepting applications for our Regular Savings, Easy Access and 90-Day Notice accounts, however please note we are not currently accepting applications for our other savings accounts. All our existing accounts continue to operate as normal.

For up-to-date information on interest rates for these accounts, please see our leaflet *Current savings rates and charges* or visit [ecology.co.uk](http://ecology.co.uk).

Account Name	Easy Access	Regular Savings	90-Day Notice	Treasurers' Deposit	Foundations Cash ISA	SIPP Deposit
Available to	Individuals and Trustees	Individuals and Trustees	Individuals and Trustees	Small groups and charities	Individuals aged 16 years or over	Scheme Administrators for individuals
Suitable for children	Yes	Yes	Yes	No	No	No
Application form	Easy Access	Regular Savings	90-Day Notice	Treasurers' Deposit	Foundations Cash ISA	Trustee Deposit
Voting rights	Yes <sup>(1)</sup>	Yes <sup>(1)</sup>	Yes <sup>(1)</sup>	No	Yes <sup>(1)</sup>	No
Minimum opening investment	£25	£25	£500	£25	£25	£5,000
Minimum operating balance	£25	£25	£500	£25	£25	£250
Maximum investment	£75,000	£3,000 per calendar year	£75,000	£75,000	£20,000 for tax year 2019/2020 <sup>(2)</sup>	£125,000
Interest payment date	31 Dec	31 Dec	31 Dec	31 Dec	05 Apr	31 Dec
Withdrawals	No notice	No notice – restrictions apply <sup>(3)</sup>	90 days' notice	No notice	No notice	No notice
Notification method	Statement	Statement	Statement	Statement	Statement	Statement

- Voting rights are available to those individuals aged 18 or over whose account balance was not less than £100 between the Society's previous financial year end (or other date as specified in the Rules) and the date of voting.
- Special rules apply to the maximum investments of ISA accounts, further information is available from [ecology.co.uk/savings/accounts-for-existing-members/foundations-cash-isa/](http://ecology.co.uk/savings/accounts-for-existing-members/foundations-cash-isa/)
- Two withdrawals are allowed in a calendar year. If you make three withdrawals in a calendar year we will close your account and transfer the whole balance, including accrued interest, to an Easy Access account.



Ecology Building Society was rated as an ethical Best Buy for our mortgages and savings accounts by Ethical Consumer magazine in its product guide rankings (May/June 2018 issue).

Ethical Consumer ranks companies and their products against a range of ethical issues and then recommends the best performing as sector Best Buys.



## Saving for the future

By opening a savings account with Ecology, you are entering into a partnership with us and our members to help build a more sustainable future. You won't just receive a return on your savings – you'll help to create a fund to support even more properties and projects.

We offer a range of straightforward accounts with the reassurance of knowing your money is being used in line with your values. Accounts are operated by free, First Class Business Reply post and via our online service (restrictions apply).

## Further information

For more details on saving with Ecology, please ensure that you read this leaflet in conjunction with the following leaflets:

*Why choose Ecology for your savings?*

*Saving with Ecology - general terms and conditions*

*FSCS Information Sheet*

*Savings account identification requirements*

*Product specific leaflet*

These are available on request by post or email, or to download from our website at [ecology.co.uk/savings/brochures](http://ecology.co.uk/savings/brochures).



Protected

**“In the past few years we have completely changed our view of the banks. Ecology Building Society is so different”**

Graham Ramsden, Ecology saver



**“We were impressed by what Ecology stood for – it meant we could put money to one side and know it was benefiting the environment”**


Elaine Ramsden, Ecology saver



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 EcologyBS

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