

# Current savings rates and charges

Interest rates effective from 14 November 2024



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>	4.25
<b>Easy Access</b>	3.60
<b>Ecology Cash ISA</b>	4.00
<b>35-Day Notice</b>	4.10

Accounts no longer available	
	% gross* p.a./Annual Equivalent Rate
<b>Foundations Cash ISA</b>	3.50
<b>Foundations Share</b>	2.75
<b>Eco-60 Share</b>	
Up to £2,499	2.85
£2,500 - £4,999	2.85
£5,000 - £9,999	2.85
£10,000 - £24,999	2.85
£25,000+	3.15
<b>90-Day Notice</b>	
£500 - £4,999	3.75
£5,000 - £9,999	3.85
£10,000 - £24,999	3.95
£25,000+	4.15
<b>180-Day Notice</b>	5.00
<b>Foundations Deposit</b>	2.75
<b>Ordinary Deposit</b>	2.75
<b>Ordinary Share</b>	2.75
<b>Eco-Instant</b>	2.75
<b>Corporate Deposit</b>	2.75
<b>Charity Deposit</b>	2.75
<b>Foundation Supporters</b>	4.75
<b>Earthwise Cash ISA</b>	3.50
<b>Earthwise Ex-TESSA ISA</b>	3.50
<b>Treasurers' Deposit</b>	2.75
<b>SIPP Deposit**</b>	
Up to £50,000	4.15
£50,001+	4.35

## 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, you can find this at

[www.ecology.co.uk/savings/brochures/](http://www.ecology.co.uk/savings/brochures/)

# Tariff of charges

## Basic services

Where charges are made for basic account services they will be deducted from your account and appear on your statement.

### Re-presented cheques

£0

We'll charge you this amount each time a cheque paid into an account is re-presented for payment due to insufficient funds being available.

### Returned cheques

£5

We'll charge you this amount if you pay by cheque and the cheque is returned by the bank unpaid.

## 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 by cheque or 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.

### 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 us.

### 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.

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

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