





Terms & Conditions

- Savings Accounts are only available to UK residents.
- Tiered interest rates. As your balance increases, so does the interest rate.
- Minimum balance £500, maximum investment £180,000.
- 120 days notice of withdrawal required.
- · At the Society's discretion, notice may be waived subject to 120 days loss of interest on the amount withdrawn.
- Interest is compounded annually on the last day of February and is available from the 1st March. It may be transferred to another account with the Society or to a bank account.
- · Monthly interest is also available.
- Interest is calculated daily and is variable (see separate leaflet for current rates).
- · If you are not happy with your choice of savings account, you may cancel it within 14 days of:
 - the day the contract is entered into; or
 - · the day on which you receive the contract terms and conditions and other information on paper or electronically; whichever is later.

We will help you switch to another of our accounts or we will give you all your money back with any interest it has earned. We will ignore any notice period and any charges.

- If you decide to exercise your right of cancellation you must inform the Society, in writing within the 14 day period.
- · Please read in conjunction with the Terms and Conditions for esbs Retail Savings accounts leaflet.

Savings as individual as you.

esbs

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