

Savings as individual as you.

esbs

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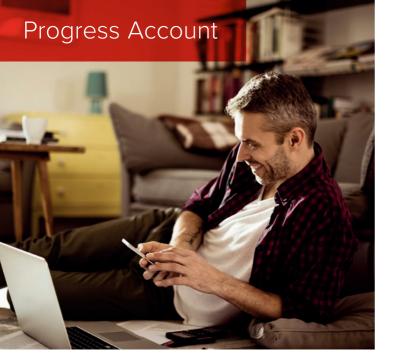
Branch office: Malt Mill Bank, Barwell, Leicester











- Minimum investment and operating balance £100
- Maximum investment £180.000
- The Account is available to sole investors over 18 and under 50
- Maximum of 6 withdrawals per year (1st March to end of February inc) to achieve bonus, subject to daily cash limits
- A gross bonus of 2.25% will apply if terms and conditions of account are met on the last day of February or date of closure
- The account is limited to one per investor
- Interest is calculated daily and is variable (see separate leaflet for current rates). Interest is compounded annually on the last day of February
- Proof of age will be required when opening an account
- The account reverts to a non-bonus account at age 50, unless other instructions are received
- Interest may be transferred to another account within the Society or to a bank account
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings accounts leaflet

Progress Account TERMS AND CONDITIONS

- 1. Savings accounts are only available to UK residents.
- Proof of age will be required when opening the account. An account can be opened up to 3 months prior to your 50th Birthday.
- On closure the bonus will not be paid if the balance has fallen below £100 or if more than 6 withdrawals (including closure) have been made since 1st March.
- Interest is compounded annually to the account on the last day of February or alternatively may be paid into another esbs account or transferred to a bank account.
- Prior to your 50th birthday, we will write to you with information on available accounts to transfer your account to. If we do not receive your instructions the account will be transferred to an alternative instant access account which will pay a lower rate of interest.
- If you complete a fifth withdrawal during any year we will notify you that you only have one further withdrawal prior to the last day of February to remain within the terms of the account.
- If you are not happy with your choice of savings, 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.

8. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.