

esbs

as individual as you

Savings as individual as you.

esbs

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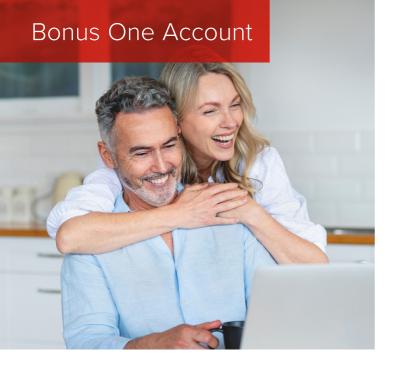
Branch office: Malt Mill Bank, Barwell, Leicester











- Available to investors aged 16 or over
- Minimum balance £5.000, maximum £85.0000
- No notice of withdrawals required minimum cash or cheque withdrawal £250, cash withdrawals subject to Society's daily cash limits
- A maximum of 1 withdrawal per year (1st March last day of February inc) to qualify for bonus
- A gross bonus of 3.05% 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 and can be held in sole or joint names
- Interest is calculated daily and is variable. Interest is compounded annually on the last day of February (see separate leaflet for current rates)
- 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

Bonus One Account TERMS AND CONDITIONS

- 1. Savings accounts are only available to UK residents.
- 2. Proof of age will be required when opening the account.
- 3. Joint investors must both be aged 16 or over.
- On closure a new Bonus One account cannot be opened for 12 months.
- On closure the bonus will not be paid if the balance has fallen below £5,000 or if more than 1 withdrawal (including closure) has 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.
- 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 extra charges.

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