

# Instant Access Savings Account



Savings as individual as you.

**esbs**

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Branch office: Malt Mill Bank, Barwell, Leicester



Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

04724-491811



# Instant Access Savings Account



- Minimum balance £10, maximum £180,000
- The Account is available to sole or joint investors aged 16 or over
- Interest is calculated daily and is variable (see separate leaflet for current rates). Interest is compounded annually on the last day of February
- 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

## Instant Access Savings Account TERMS AND CONDITIONS

1. Savings accounts are only available to UK residents.
2. 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.
3. 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.
4. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.
5. If you wish to open this Savings Account by electronic transfer you are required to provide a copy of your bank statement detailing the account name, sort code and account number.
6. We pay your interest gross. The gross rate is the interest payable before the deduction of tax.
7. Proof of age will be required when opening the account.
8. Joint investors must both be aged 16 or over.