

2 Year Fixed Rate Cash ISA

Issue 2 - 4.15% GROSS p.a./4.15% AER*

2 Year Fixed Rate Cash ISA - Issue 2

TERMS AND CONDITIONS CONTINUED

10. If you decide to exercise your right of cancellation you must inform the Society in writing within the 14 day period.
11. Subscriptions only count towards the subscription limits for the year in which they are received by the ISA Manager. When an investor does not subscribe the maximum in any tax year the balance cannot be used in another tax year.
12. The overall ISA limit per tax year, currently £20,000 can be used by subscribing to multiple Cash, Stocks and Shares or Innovative Finance ISAs, plus one Lifetime ISA.
13. The favourable tax treatment is not guaranteed and is based on current legislation.
14. Customer complaints should initially be directed to a member of the Savings Team in the Branch and if not resolved should subsequently be referred to the Customer Services Manager, in line with our internal Complaint Procedure.
15. The Society is a member of the Financial Services Compensation Scheme. You may be entitled to compensation from this Scheme if the Society cannot meet its obligations in respect of this ISA account.
16. You must tell the Society if you are no longer resident in the UK (unless you're a Crown employee working overseas or their spouse or civil partner). Your ISA will remain open and you will still receive UK tax relief, however you will no longer be able to put any money into it after the tax year that you move. You can choose to transfer your ISA to another provider.

*AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

keyfacts[®]



Savings as individual as you.

esbs

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Branch office: Malt Mill Bank, Barwell, Leicester



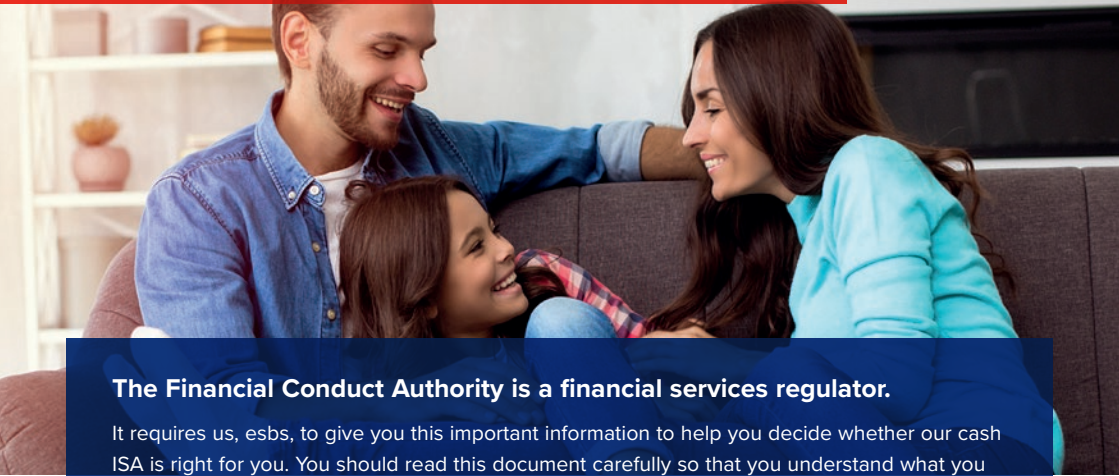
Earl Shilton Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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The Financial Conduct Authority is a financial services regulator.

It requires us, esbs, to give you this important information to help you decide whether our cash ISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

- Minimum balance £10
- The maximum subscription is £20,000 from the 6th April to the 5th April
- Available to individual sole investors aged 18 or over and resident in the UK
- The term is 2 years from the date the account is opened. You can close or transfer the ISA before the maturity date but we charge you the equivalent of 180 days' interest on the account balance
- The interest rate is fixed, meaning whatever happens to interest rates generally the interest rate will not change for 2 years from the date the account is opened
- Interest is paid gross, calculated daily and is paid into the account annually on the anniversary of the account opening and on maturity
- Subscriptions must belong to the investor
- Transfers in are permitted, however the Society reserves the right to not accept transfers in at times
- Stakeholder is a set of voluntary standards for deposit products set by the Government relating to charges, access and terms of the account. Our Cash ISA is not stakeholder
- The ISA Scheme is administered by HM Revenue & Customs. Further information is available on request
- This is a limited issue Fixed Rate Cash ISA and may be closed to new investors at any time without notice
- The 2 Year Fixed Rate Cash ISA is not a flexible ISA
- On maturity the account balance and interest will be transferred to an instant access Cash ISA account paying a variable rate of interest which may be a lower rate, unless other instructions are received
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings Accounts leaflet

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TERMS AND CONDITIONS

An ISA is a scheme of investment managed in accordance with the ISA Regulations by the Society under terms agreed between the Society and the investor (i.e. the Terms and Conditions).

1. The ISA investments will be, and must remain in, the beneficial ownership of the investor and must not be used as security for a loan.
2. The Society will ensure that any person to whom we delegate any of our functions or responsibilities under the terms agreed with the investor, is competent to carry out such functions and responsibilities.
3. At the end of the fixed rate term, upon instruction of the investor, all of the investments held in the ISA and proceeds arising from those investments shall be transferred or paid to the investor, subject to any reasonable business period, not exceeding 30 days.
4. At the end of the fixed rate term, on receipt of a transfer instruction from the new ISA manager, the Society will send the cash and accompanying information to the new ISA manager within 5 business days of the date of receipt.
5. On receipt of a transfer instruction from the investor the Society will send it to the old manager, together with confirmation that the Society will accept the transfer, within 5 business days of receipt, and
6. On receipt of the cash and accompanying information from the old manager the Society will credit the cash to the fixed rate ISA account within 3 business days of the date of receipt.
7. The Society reserves the right to not accept transfers in to the Society at times.
8. The Society must notify the investor if, by reason of any failure to satisfy the provisions of the ISA Regulations, an ISA has, or will, become void.
9. If you are not happy with your choice of Cash ISA investment 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.

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