

# Earl Shilton

**BUILDING SOCIETY**

YOUR MUTUAL FRIEND

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[www.esbs.co.uk](http://www.esbs.co.uk)

## Terms & Conditions Amendment Notice 30th November 2007

### Clearance of Cheques and Automated Payments

This Notice amends page 5 of the Information Section of the Terms and Conditions, headed “Cheque Clearing” and Conditions 10.1 and 10.2 on page 5 of the Terms and Conditions headed “Uncleared Funds”.

With effect from the 30<sup>th</sup> November 2007, a period of seven banking days is required before any withdrawal of funds, represented by a cheque, may be made. The withdrawal will be available on the morning of the seventh banking day. However, if the day a cheque is paid into an account with the Society is not a normal banking day, then the period of seven banking days will begin on the next banking day.

If the cheque that you have paid into your account is lost in the banking process, then it will be regarded as being paid after the seventh banking day. However, should the Society be notified of its loss before that date, then it will not be cleared and (provided we have not acted negligently), we will take the amount from your account accordingly. It will then be your responsibility to obtain a replacement for the lost cheque.

If you are a knowing party to a fraud or you give your permission, the above will not apply.

Please note that the clearance of automated payments is not affected.

## Terms & Conditions Amendment Notice 1st July 2008

### Branch Closure

This amendment relates to page 4 of the Information Section of the Terms and Conditions headed “Branch Closures”.

If we plan to move your branch, we will tell you at least twelve weeks beforehand. We will tell you how we will continue to provide services to you. We will also tell you if we plan to close a branch agency that you use.

### Closing Your Account

The following is an extra clause to be added to page 6 of the Section in the Terms and Conditions, numbered 11 and headed “Closing your account”: It is numbered 11.5 and reads:

We will not close your account, or threaten to do so, as a response to a valid complaint you have made.

## Terms & Conditions Amendment Notice 7th October 2008

### Financial Services Compensation Scheme

This amendment relates to page 4 of the Information Section of the Terms and Conditions headed “Financial Services Compensation Scheme”.

Under the Scheme, payments are limited to a maximum of 100% of the first £50,000 of an investor's total shares and/or deposits in a Building Society. The payment is calculated by reference to all the investor's protected shares with, and deposits in, the Society. Therefore, for example, if a claimant has two separate accounts with the Society, one containing £2,000 and the other £1,500, he or she would receive £3,500.