



Saving for the future

# EARLY SAVER

Earl Shilton

BUILDING SOCIETY

YOUR MUTUAL FRIEND



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- Minimum Balance £1.
- Maximum Balance £1000.
- Available up to age 18 years.
- Interest is compounded annually on the last day of February and is available from the 1st of March.
- Interest is calculated daily and is variable (see separate leaflet for current rates).
- Free Money Box with every account opened.
- Free giveaways from time to time.
- Instant Access.
- Terms and Conditions apply.

## EARLY SAVER TERMS AND CONDITIONS

1. Proof of age with identification will be required when opening an Early Saver Account.
2. For children under the age of 7, accounts must be opened and held in trust by a parent or guardian, who signs for all withdrawals. Once the child reaches 7 the account may be transferred into the child's name solely.
3. Most children will be non tax-payers. To qualify to have the interest paid gross, parents or guardians should complete HM Revenue & Customs form R85 on behalf of the child under the age of 16. These forms are available from the Earl Shilton Building Society.
4. Once the age of 18 is reached, the account will be converted into a Double Top Account. The interest rate payable may be lower than the Early Saver Account. Further identification would be required at this time.
5. 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.
6. 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.
7. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.

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