



Investors over 50

# HERITAGE ACCOUNT

Earl Shilton

BUILDING SOCIETY

YOUR MUTUAL FRIEND



## Investors over 50

# HERITAGE ACCOUNT

- Only available to investors aged 50 or over
- Minimum balance £1,000, maximum £180,000
- No notice of withdrawals required—  
minimum cash or cheque withdrawal £250,  
cash withdrawals subject to Society's daily  
cash limits
- A maximum of 4 withdrawals per year  
(1st March — last day of February inc) to qualify  
for bonus
- A gross bonus of 1.50% 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
- 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
- Terms and conditions apply

## HERITAGE TERMS AND CONDITIONS

1. Proof of age will be required when opening the account.
2. Joint investors must both be aged 50 or over.
3. On closure a new Heritage account cannot be opened for 12 months.
4. On closure the bonus will not be paid if the balance has fallen below £1,000 or if more than 4 withdrawals (including closure) have been made since 1st March.
5. Interest is compounded annually to the account on the last day of February or alternatively may be paid into another Earl Shilton Building Society account or transferred to a bank account.
6. 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.
7. 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.

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Authorised and Regulated by the Financial Services Authority