



7 Day Notice Account

TREASURERS Account

Earl Shilton

BUILDING SOCIETY

YOUR MUTUAL FRIEND



7 Day Notice Account

- Minimum investment and operating balance £10,000
- Maximum investment £500,000 excluding interest added
- After the initial investment, payments in are accepted by cheque, BACS and CHAPS only
- 7 calendar days notice of withdrawals or closure is required and notice must be given in writing in accordance with the signing instructions on the account, accompanied by the passbook
- The notice period begins on receipt of the passbook by the Society
- Withdrawals can be made by cheque or CHAPS only
- All electronic transfers incur a charge (see separate Administration Fees leaflet for current charges). This charge will be debited to the account
- Cheque withdrawals are payable to the account holder only
- Electronic withdrawals are made to the bank account registered with the Society only
- 4 withdrawals per year (1st March – to the last day of February inc)
- 5th withdrawal and subsequent withdrawals during the above year will incur an additional cost of £5 each. This charge will be debited to the account
- Closure of the account means that a new one may not be opened for 12 months from date of closure
- Minimum withdrawal £10,000
- Interest is calculated daily and is variable (see separate leaflet for current rates). Interest is compounded annually on the last day of February
- Transfers to and from other Earl Shilton Building Society accounts are not allowed on this account
- This issue may be closed without notice to new investors
- Terms and conditions apply

TERMS AND CONDITIONS

1. Accounts are only available to UK registered organisations and UK residents.
 2. The initial investment must be made by cheque drawn directly from the organisation's bank account.
 3. If the balance drops below £10,000, the account will be closed and a new one cannot be opened for 12 months from date of closure.
 4. Cash will not be accepted into the account, nor cash withdrawals allowed.
 5. The maximum investment is £500,000 excluding any interest added.
 6. In the event of the 7th day of the notice period falling on a public holiday then the withdrawal will be made on the next available banking day.
 7. Withdrawals without the passbook, authorised signature(s) or notice will not be permitted.
 8. Electronic withdrawals will only be made to a bank account registered with the Society and it is the responsibility of the account holder to advise the Society of any changes in writing, approved by the authorised signature(s).
 9. Postcode restrictions may apply.
 10. The electronic withdrawal charge will be debited to the account. Where it takes the account below the minimum operating level, then it will be deducted from the withdrawal.
 11. 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 extra charges.
12. If you decide to exercise your right of cancellation, you must inform the Society, in writing, within the 14 day period.
 13. 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 Complaints procedure.
 14. 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 account. Most investors are covered, including individuals and businesses.

Information required in addition to the completed application form - SHARE ACCOUNTS

- | | |
|--------------------------|---|
| 1. SOLE TRADER | We need to see <ul style="list-style-type: none">• Personal identification for Individuals• Evidence of Trading e.g. HMRC documents |
| 2. PARTNERSHIPS
LLP's | We need to see <ul style="list-style-type: none">• Personal identification for Individuals• Partnership Deed |

Information required in addition to the completed application form - DEPOSIT ACCOUNTS

- | | |
|-----------------------------------|---|
| 1. CLUBS | We need to see <ul style="list-style-type: none">• Full identification for all signatories on the account• A copy of the minutes of the meeting deciding to open the account and appointing the required signatories |
| 2. BODIES CORPORATE | We need to see <ul style="list-style-type: none">• Full identification for Directors/Signatories• Memorandum & Articles of Association <p>This should show that the Company holds the authority to open accounts/invest monies</p> <ul style="list-style-type: none">• Certificate of Incorporation showing Company No.• Minutes of a meeting authorising the account to be opened with ESBS <p>Please note the minutes will need to detail who is to operate the account.</p> |
| 3. SOLICITORS' GENERAL
ACCOUNT | We need to see <ul style="list-style-type: none">• Full identification of individual Partners signing on the account• Partnership Deed• Letter from Solicitors confirming details of Partners' meeting authorising opening of account with ESBS |
| 4. REGISTERED CHARITIES | We need to see <ul style="list-style-type: none">• Official registration number provided by the Charities Commission• Full identification of Trustees |



22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

t 01455 844422 **f** 01455 845857 **w** www.esbs.co.uk **e** enquire@esbs.co.uk

Authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation Authority