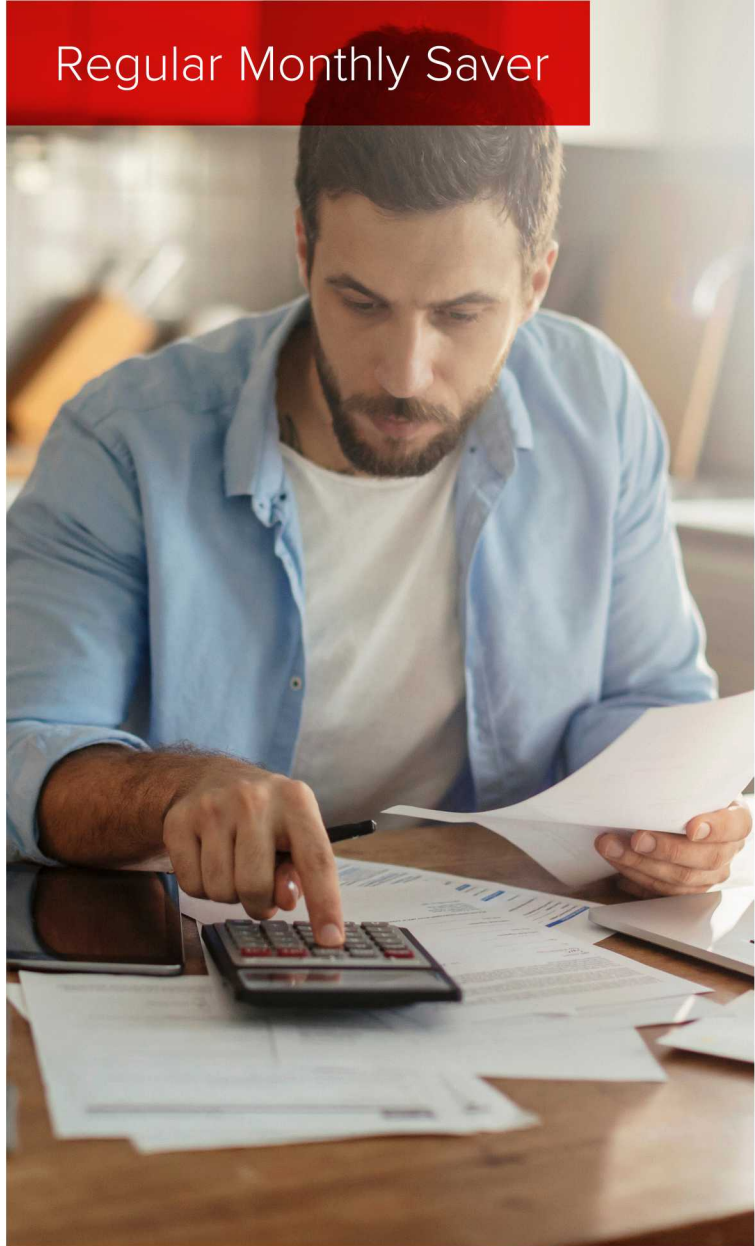


Regular Monthly Saver



Savings as individual as you.

**esbs**

22 THE HOLLOW, EARL SHILTON, LEICESTER LE9 7NB

[01455 844422](tel:01455844422) [www.esbs.co.uk](http://www.esbs.co.uk) [enquire@esbs.co.uk](mailto:enquire@esbs.co.uk)

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

02/20-409707



 as individual as you

# Regular Monthly Saver



- Minimum operating balance £10
- Minimum deposit per month £10 – Maximum deposit per month £500
- Maximum balance £50,000
- You can only make one payment each month which must be between £10 and £500
- No additional payments accepted
- 2 withdrawals per year (1st March – last day of February inc) without notice and subject to Society's daily cash limit
- The account is limited to one per investor
- Interest is calculated daily and is variable (see separate leaflet for current rates)
- Interest is compounded annually to the account on the last day of February
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings Accounts leaflet

## Regular Monthly Saver TERMS AND CONDITIONS

1. Savings Accounts are only available to UK residents.
2. The account may only be opened by cash or cheque.
3. If 12 separate monthly payments are not received per year the account will be closed with a £10 penalty. The passbook will be requested.
4. Accounts will be closed if more than 2 withdrawals are required.
5. The account is limited to one per investor and on closure a new Regular Monthly Saver cannot be opened for 12 months.
6. Payment may be made by Cheque, Cash, Electronic Transfer or Standing Order and further additional payments will not be accepted. Payments by standing order must be sent by the 20th of the month.
7. The minimum age for opening this account is 12.
8. Interest is calculated daily and compounded annually to the account on the last day of February.
9. Accounts must remain in the beneficial ownership of the investor.
10. 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.
11. 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.
11. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.