

Early Saver



Savings as individual as you.

esbs

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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

01/20-409703



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Early Saver



- Minimum Balance £1
- Maximum Balance £1,000
- Available up to age 18 years
- Interest is calculated daily and is variable (see separate leaflet for current rates)
- Interest is compounded annually on the last day of February and is available from the 1st of March
- Free Money Box with every account opened (to be collected from either of our branches)
- Free giveaways from time to time
- Instant Access
- This account is limited to one per child
- Please read in conjunction with the Terms and Conditions for esbs Retail Savings Accounts leaflet

Early Saver TERMS AND CONDITIONS

1. Savings Accounts are only available to UK residents.
2. Proof of age with identification will be required when opening an Early Saver Account.
3. 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.
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.

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.
6. If you decide to exercise your right of cancellation you must inform the Society, in writing, within the 14 day period.