



**START
SAVING,
AND WIN
A CRUISE**

There's always more incentive to save
when you know what you're saving for.



IPSWICH
BUILDING SOCIETY

Fred. Olsen Travel

www.ibs.co.uk
0845 230 8686

Start saving with Holiday Save now and you're in with a chance to win a £5,000 cruise as well as qualifying for a discount on your holiday through Fred. Olsen Travel.

The build up is a big part of every holiday. And watching your account grow is a whole lot more exciting than looking at your credit card statement.

With Holiday Save, you can save from £10 to £500 per month and have one withdrawal each year. The initial deposit can be made at any Ipswich Building Society branch, agency or by post and all subsequent deposits are by Direct Debit. Holiday Save attracts a variable rate of interest and provided you make a deposit 11 months out of 12, at the end of the year you'll get a bonus of 3% Gross/AER (variable). Please refer to full terms and conditions and interest rate leaflet, available at any of the Society's branches, agencies or www.ibs.co.uk

As if a 3% bonus wasn't enough, those especially lovely people at Fred. Olsen Travel will also give you up to 10% off any holiday.*

And if you open an account before 28 February 2011, you will be entered for a prize draw to win a 16 night cruise around the shores of Southern Italy.

*Free prize draw is a £5,000 Italian 16 night cruise for 2 people – open to all Holiday Save account holders at 28 February 2011. The cruise departs Southampton July 16th 2011. No other holiday can be offered and there is no cash alternative. Promotion rules apply. Full details are available at any branch or www.ibs.co.uk. The cruise value represents the full brochure fare.

Holiday Save account holders are entitled to a discount of up to 10% off Fred. Olsen Travel's best available price for any holiday or cruise booked through Fred. Olsen Travel outlets or Freephone 0800 954 0068. The discount does not apply for any holiday or cruise booked with any other travel agent.