

The Information contained in the Summary Box forms part of the terms and conditions of this account and is required to be read in conjunction with the Society's Savings Accounts Terms and Conditions and the Tariff of Fees and Charges; please read all these documents carefully before you apply as they set out the contract between you and the Society.

SUMMARY BOX			
Account name	Postal and Branch Accessible Saver Account		
What is the interest rate?	Minimum balance in the account £500	% Gross <sup>(2)</sup> 1.45%	%AERs <sup>(1)</sup> 1.45%
	If 7 or more withdrawals are made within the account year*	0.60%	0.60%
	Interest is calculated on a daily basis and paid annually on 31st December. The annual interest will be paid directly into this account with the Society.		
Can Chorley and District Building Society change the interest rate?	This account has a variable rate of interest and is subject to changes; this means we may increase or decrease interest rates at any time; if we reduce the interest rate we will give you 14 days notification prior to the change and you will have a 30 day option from the notification during which you can close or transfer your account without giving any period of notice, or loss of interest up to the date of closure, or incurring any penalty. Details of our full range of products and current interest rates are available on request at our branches, by telephone 01257 235003 or from our website <a href="http://www.chorleybs.co.uk">www.chorleybs.co.uk</a> .		
What would the estimated balance be after 12 months based on a £1000 initial deposit?	Based on the current rate of interest of 1.45%, if you deposited £1,000 in this account, after 12 months you would have £1014.50. This figure is for illustration purposes and is based on no additional deposits, withdrawals or changes in interest rate within the term of the account.		
How do I open and manage my account?	Available to eligible UK residents only aged 18 years old and above. One account per customer. To open an account you will need to apply in branch or by post and let us have; <ul style="list-style-type: none"> <li>✓ a fully completed Share Application Form;</li> <li>✓ at least the minimum deposit of £500; and</li> <li>✓ proof of your identity, address and residency</li> </ul> The maximum deposit and total account balance is £500,000 (this excludes any interest which is applied to the account). <b>Transfer of funds from existing Chorley Building Society accounts are not permitted (with the exception of the Easy Access Saver Issue 2 account).</b> <b>Please note, if this product is withdrawn by the Society, you will not be allowed to deposit any further amounts into this account.</b> The Society's products can be opened and managed in branch or by post, please refer to the Society's Savings Accounts Terms and Conditions.		
How can I withdraw money from this account?	<ul style="list-style-type: none"> <li>• Six withdrawals each account year are permitted without penalty except in the event of the death of the account holder. (*The account year runs from 1st January to 31st December).</li> <li>• Additional withdrawals will result in a lower rate of interest equivalent to the current easy access account rate, currently 0.60% Gross p.a. /AER being paid for the rest of the account year. At the start of the new account year the account will revert back to the higher variable interest rate available at that time.</li> <li>• The minimum account balance to be maintained is £500, should the balance reduce below £500 the account will be closed.</li> <li>• Withdrawal conditions apply; please refer to section 16 of the Savings Account Terms and Conditions for further details.</li> </ul>		
Additional Information	<b>This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.</b> Whether you need to pay tax is dependent on your own personal circumstances and may be subject to change in the future. For more information on Tax Allowances please call HMRC on 0300 200 3312 or visit <a href="https://www.gov.uk/government/publications/personal-savings-allowance-factsheet/personal-savings-allowance">https://www.gov.uk/government/publications/personal-savings-allowance-factsheet/personal-savings-allowance</a>		

#### Interest Rate Definitions

(1) AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

(2) Gross - The gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).

#### Financial Services Compensation Scheme

The Society is a member of the Financial Services Compensation Scheme. Your savings in this product may be covered, subject to eligibility. For more information contact the Financial Services Compensation Scheme, Telephone: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk), website: <http://www.FSCS.org.uk>

**Contact us - 01257 235003 or <http://www.chorleybs.co.uk/contactus.html> for further information.**

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023. Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ.

Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security. Calls and electronic communications may also be monitored for staff training.