



Interest Rates for Withdrawn Accounts

(Accounts no longer available to open)

Interest rates shown are correct as at 1st November 2018

BONDS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
3 YEAR FIXED RATE BOND (SB001)	Annually and on Maturity	£1,000+	2.05	2.05
3 YEAR FIXED RATE LOYALTY BOND (ISSUE LB03)	Annually and on Maturity	£1,000+	1.35	1.35
2 YEAR FIXED RATE BOND (FIXED TO 31ST OCTOBER 2019)	Annually and on Maturity	£1,000+	1.50	1.50
3 YEAR FIXED RATE BOND	Annually and on Maturity	£1,000+	1.70	1.70
5 YEAR FIXED RATE BOND	Annually and on Maturity	£1,000+	1.80	1.80
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2021) (FR3)	Annually and on Maturity	£1,000+	1.15	1.15
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2019) (FR5)	Annually and on Maturity	£1,000+	1.30	1.30
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2021) (FR6)	Annually and on Maturity	£1,000+	2.00	2.00
LOYALTY FIXED RATE BOND (FIXED TO 28 TH MAY 2020)	Annually and on Maturity	£1,000+	1.80	1.80
LOYALTY 2 YEAR FIXED RATE BOND (FIXED TO 31.7.2020)	Annually	£500.00+	1.60	1.60
CHORLEY FIXED RATE BOND (FIXED TO 30.10.2020)	Annually	£1,000+	1.60	1.60
LOYALTY FIXED RATE BOND ISSUE 1 (FIXED TO 29 TH JANUARY 2021)	Annually	£1,000+	1.60	1.60
CHILDREN'S ACCOUNTS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
FOXLEY FUND ACCOUNT	Annually	£1+	2.00	2.00
CASH CHILD TRUST FUND (NON STAKEHOLDER)	Annually	£250+	2.00	2.00
CHILDRENS REGULAR SAVER (ISSUE 1)	Annually	£1+	2.25	2.25
YOUNG CHORLEIAN	Annually	£1+	1.25	1.25

POSTAL ACCOUNTS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
CHORLEY POSTAL Including the issues formerly known as: CHORLEY POSTAL 30 DAY NOTICE SAVER CHORLEY POSTAL (ISSUE 3) SILVER SAVER POSTAL ACCOUNT	Annually	£1+	0.75	0.75

NOTICE ACCOUNTS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
30 DAY NOTICE Including the issues formerly known as: FORTRESS SHARE ASTLEY SHARE (ISSUES 2, 3 & 4) LANCASTRIAN SHARE	Annually or Monthly	£1,000+	0.65	0.65

INDIVIDUAL SAVINGS ACCOUNTS (ISAs)				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽³⁾
CHORLEY CASH ISA Including the issues formerly known as: CASH ISA CASH ISA (ISSUE 1) RED ROSE CASH ISA (ISSUE 2) CHORLEY 30 DAY NOTICE CASH ISA	Annually	£1+	1.00	1.00
CHORLEY EASY ACCESS CASH ISA	Annually	£1+	1.15	1.15
60 DAY NOTICE CASH ISA Including the issues formerly known as: 60 DAY NOTICE CASH ISA (ISSUE 2) NOTICE CASH ISA (ISSUE 1 & 2)	Annually	£1+	1.10	1.10
90 DAY CASH ISA	Annually	£1+	1.38	1.38
FIXED RATE CASH ISA ISSUE 1 (30.10.2020)	Annually	£500.00+	1.65	1.65
FIXED RATE CASH ISA ISSUE 2 (30.4.2021)	Annually	£500.00+	1.76	1.76

BUSINESS ACCOUNTS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
CHORLEIAN CLUBS & CHARITIES	Annually	£1+	0.60	0.60
CHORLEIAN BUSINESS ACCOUNT	Annually	£1+	0.60	0.60
CHORLEIAN BUSINESS DEPOSIT ACCOUNT	Annually	£1+	0.60	0.60

EASY ACCESS ACCOUNTS				
Account Name	Interest Paid	Balance	%AER ⁽¹⁾	%Gross ⁽²⁾
PAID UP SHARE (Renamed CHORLEIAN 5th August 2015)	Half Yearly	£1+	0.60	0.60
		£1+	0.95	0.95
OVER 60'S ACCOUNT (ISSUE 1 & 2)	Annually	£85,000+	1.15	1.15
		£170,000+	1.35	1.35
EASY ACCESS SAVER (If three or more withdrawals are made within the calendar year the interest rate reduces to 0.60)	Annually	£500+	1.41	1.41

1) **AER** - AER stands for Annually 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).

3) **Tax-free** - Interest will be paid exempt of UK income tax.

Whether you need to pay tax is dependent on your own personal circumstances and maybe subject to change in the future. Interest is paid gross on all our savings accounts - except ISAs where it is paid tax-free. For more information on Tax Allowances please call HMRC on 0300 200 3312 or visit <https://www.gov.uk/government/publications/personal-savings-allowance-factsheet/personal-savings-allowance>.

Interest rates stated are variable unless otherwise stated.

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.

Chorley and District Building Society is a member of the Building Societies Association and a participant of the Financial Ombudsman Service and Financial Services Compensation Scheme.

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.

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