

## Fixed Rate Bond (fixed until 30.04.2028)

This document forms part of the terms and conditions of this account and is required to be read in conjunction with the Society's Savings Accounts General Terms and Conditions, Chorley Online 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. If there is anything that you don't understand or have any queries about, please ask us and we will be happy to answer your questions.

### SUMMARY BOX

<b>Account name</b>	Fixed Rate Bond (fixed until 30.04.2028)		
<b>What is the interest rate?</b>	<b>Balance in the account</b>	<b>% Gross<sup>(2)</sup></b>	<b>%AER<sup>(1)</sup></b>
	£1,000 - £500,000	4.20%	4.20%
	<p>The interest rate is fixed. Interest is calculated on a daily basis and paid annually on 30<sup>th</sup> April each year and upon maturity.</p> <p>The annual interest will be paid directly into your nominated UK bank account, building society account, or a nominated account with the Society (excluding this account and subject to the product specific features on the receiving account permitting this).</p> <p>Please refer to section 7 of the Savings Accounts General Terms and Conditions for further information on how we calculate interest.</p> <p>Where interest is paid to an external UK bank or building society account, the interest will be available within 3 working days.</p> <p>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></p> <p><b>Interest Rate Definitions</b></p> <p>(1) AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added to the account once each year. The AER enables you to easily compare one savings account with another.</p> <p>(2) Gross—The gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).</p>		
<b>Can Chorley Building Society change the interest rate?</b>	This interest rate is fixed until 30.04.2028 meaning we cannot change the interest rate during this fixed term period. After this date your account reverts to the Members Maturity Easy Access (2 Withdrawals) account with a variable rate of interest. The terms of the Members Maturity Easy Access (2 Withdrawals) account are available in branch or by post.		
<b>What would the estimated balance be at maturity based on a £1000 deposit?</b>	Based on the current rate of interest, if you opened this account on the 1 <sup>st</sup> April 2026 and deposited £1,000 on maturity we estimate your balance would be £1,087.45. This projection is for illustrative purposes only and does not take into account your individual circumstances. The projection is based on no additional deposits, withdrawals or changes in interest rate within the product period.		
<b>How do I open and manage my account?</b>	<p>This product can be opened and managed in branch or by post and can be managed and viewed via Chorley Online. Please refer to the Society's Savings Accounts General Terms and Conditions and Chorley Online Terms and Conditions.</p> <p><b>Eligibility Criteria</b></p> <ul style="list-style-type: none"> <li>• Available to eligible UK residents aged 18 years old or above.</li> <li>• Only one Fixed Rate Bond (fixed until 30.04.2028) is permitted per customer.</li> <li>• One initial deposit is permitted. No further deposits allowed.</li> <li>• Initial deposits must be received within 15 days of account opening. If no funds are received the account will be closed.</li> </ul> <p>To open an account you can apply in branch or by post and let us have;</p> <ul style="list-style-type: none"> <li>• a fully completed Application Form</li> <li>• at least the minimum deposit of £1,000</li> <li>• proof of your identity, address and residency</li> <li>• the maximum balance is £500,000 and the overall maximum holding by any one person in respect of all savings accounts with the Society is £500,000</li> <li>• transfers in from other Chorley Building Society Accounts are permitted. Transfers in from Notice Accounts conditions apply.</li> </ul> <p><b>This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.</b></p>		
<b>Can I withdraw money from this account?</b>	<ul style="list-style-type: none"> <li>• No withdrawals or account closures are allowed within the fixed rate term, except in the event of the death of the account holder.</li> <li>• We will contact you at least 14 days prior to the end of the fixed rate term to advise you of the options available at that time. This will be by email if we hold an up-to-date email address for you, or via the post.</li> <li>• On maturity your balance will be automatically transferred into our Members Maturity Easy Access (2 Withdrawals) account if you have not opted to reinvest the funds into another Chorley Building Society account.</li> <li>• The fixed term will end on the 30<sup>th</sup> April 2028, with the account balance available on the next working day. 'Working day' means a day other than a Saturday, Sunday, or Bank Holiday.</li> <li>• Withdrawal conditions apply; please refer to section 9 of the Savings Accounts General Terms and Conditions and section 7 of the Chorley Online Terms and Conditions for further details.</li> </ul>		

<b>Additional Information</b>	<p>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 3300 or visit <a href="https://www.gov.uk/apply-tax-free-interest-on-savings">https://www.gov.uk/apply-tax-free-interest-on-savings</a></p> <p><b>Changing your mind</b> There is no cancellation period with this account.</p> <p><b>What to do if you're not satisfied</b> If you are not satisfied with our services we operate an internal complaints procedure. A copy of this procedure is available online at <a href="http://www.chorleybs.co.uk">www.chorleybs.co.uk</a> or you can ask in any of our branches for details of this procedure. If you are not satisfied with our final response, you may be eligible to take your complaint to the Financial Ombudsman Service (FOS).</p>
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**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 <https://www.chorleybs.co.uk/contact-us> for further information.**

Chorley Building Society is the trading name of The Chorley and District Building Society. Chorley 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.