Regional 2 Year Flexible Saver (31.10.2028) (Postcode restrictions apply)

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 General 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			
Account name	Regional 2 Year Flexible Saver (31.10.2028)		
What is the interest rate?	**Minimum balance in the account** £25.00	**% Gross(2)** 5.00% (variable)	**%AER(1)** 5.00% (variable)
	Interest is calculated on a daily basis and paid on the 31st October 2027 and on the maturity of the account. The annual interest will be paid directly into this account with the Society. At maturity your account will revert to our Members Maturity Easy Access (2 Withdrawals) Account or, if chosen, your balance plus interest will be paid to your nominated account. 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 www.chorleybs.co.uk/savings . **Interest Rate Definitions** (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. (2) Gross – The gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).		
Can The 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. Please refer to section 7 of the Savings Accounts General Terms and Conditions for details and for further information on this.		
What would the estimated balance be at the end of the fixed term period based on a £400 per month deposit?	Based on the current rate of interest, if you opened this account on the 1st of the month and deposited £400.00 per month, at the end of the fixed term period your estimated balance would be £10,107.34. This figure is for illustration purposes and is based on no withdrawals or changes in interest rate within the 24 month period.		
How do I open and manage my account?	This product can be opened and managed in branch and by post and can be opened and viewed via Chorley Online. Please refer to the Society's Savings Accounts General Terms and Conditions and Chorley Online Terms and Conditions. To open this account, you will need to complete a Regional 2 Year Flexible Saver Application Form. **The Society's Regular Saver, Seasonal Saver, Regional 2 Year Flexible Saver and Home Saver accounts can be held in a sole name or jointly. For each account type, only one sole account or one joint account can be held at any one time.** **Eligibility Criteria** • Be aged 18 or over, and a UK resident living in one of the following postcode areas (CA, FY, PR, LA, WN, BL, L, WA, BB, CH, M, SK, CW, OL) • The minimum initial deposit is £25.00 • The maximum monthly deposit is £400.00 • Initial deposit must be received by the 30.11.2026 • You do not need to make a deposit each month, however, backdated monthly deposits are not allowed • Accounts can be held in both sole and joint names. Only one sole account or one joint account is permitted at any time. Internal transfers from other Chorley Building Society accounts are not allowed. **This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.**		
How can I withdraw money from this account?	✓ Withdrawals can be made in branch by cash, cheque, or CHAPS* (*subject to a £25 fee). ✓ 2 withdrawals per calendar year (running from January to December each year), without loss of interest or a penalty. You can close your account at any time within the 24 month fixed term period and this will not count as one of your two withdrawals. ✓ If more than 2 withdrawals are made within a calendar year your account will be closed. ✓ You can use Chorley Online to request an immediate withdrawal or closure to any of your eligible Chorley accounts. Transfers between Chorley accounts will be processed on the same day, even when this is a non-working day or after 3:30pm on a working day. ✓ You can also use Chorley Online to request withdrawals or account closures to be sent to your nominated bank account by Faster Payment. Requests received before 3:30pm on a working day will be processed the same day. Requests received after 3:30pm, or on a non-working day will be processed on the next working day. Faster Payments will be credited to your nominated bank account by the end of the following working day. ✓ The account will mature on the 31st October 2028. The account balance will then be available on the next working day. 'Working day' means a day other than a Saturday, Sunday or Bank Holidays. ✓ On maturity your balance, plus interest, will be automatically transferred into our Members Maturity Easy Access (2 Withdrawals) account. However, you can choose to have your balance plus interest paid to another account with the Society, which will be available on the next working day, or to your nominated bank account by BACs. (Please note BACs can take up to 5 working days). Please refer to the Society's Savings Accounts General Terms and Conditions for further detail. ✓ We will contact you at least 14 days prior to the end of the 2 year term to advise you of the details of our Members Maturity Easy Access (2 Withdrawals) account and your alternative options for maturing funds. This will be by email if we hold an up-to-date email address for you, or via the post. Withdrawal conditions apply; please refer to section 9 of the Savings Accounts General Terms and Conditions and section 8 of the Chorley Online Terms and Conditions for further details.		

Additional Information	Whether you need to pay tax is dependent on your own personal circumstances and may be 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 3300 or visit https://www.gov.uk/apply-tax-free-interest-on-savings **Changing your mind** Once you have opened an account, you have 14 days to let us know that you have changed your mind. The 14 days will start after the account is opened or, if later, after you first receive (on paper or electronically) a copy of Chorley Building Society's Savings Accounts General Terms & Conditions and the Product Specific Features. If you let us know within this time that you no longer want the account, we will give you your money back (together with any interest it has earned) or help you switch to another one of our accounts which you are eligible for (if we have received cleared money). Should you change your mind about this account please send written notification of your cancellation to us at Head Office, Key House, Foxhole Road, Chorley, PR7 1NZ. **What to do if you're not satisfied** If you are not satisfied with our services we operate an internal complaints procedure. A copy of this procedure is available online at www.chorleybs.co.uk 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).

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, website: http://www.FSCS.org.uk

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

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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.