Easy Access Saver (1 Withdrawal)

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.

<table>
<tr><th colspan="4">SUMMARY BOX</th></tr>
<tr><td>Account name</td><td colspan="3">Easy Access Saver (1 Withdrawal)</td></tr>
<tr><td rowspan="3">What is the interest rate?</td><td>Balance in the account
£500+</td><td>% Gross[2]
3.50% (variable)</td><td>%AERs[1]
3.50% (variable)</td></tr>
<tr><td>If two or more withdrawals are made within the account year*</td><td>0.90% (variable)</td><td>0.90% (variable)</td></tr>
<tr><td colspan="3">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.
Please refer to section 7 of the Savings Accounts General Terms and Conditions for further information on how we calculate interest.
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).</td></tr>
<tr><td>Can Chorley Building Societychange the interest rate?</td><td colspan="3">This account has a variable rate of interest and is subject to change; this means we may increase or decrease interest rates at any time. If we reduce the interest rate and you have at least £100 in your account, we will give you 14 days notification prior to the change and you will have a period of 30 days from the date of the notification to switch or close your account.
Please refer to section 7 of the Savings Accounts General Terms and Conditions for further information on how and why we may change the interest rate.</td></tr>
<tr><td>What would the estimated balance be after 12 months based on a £1,000 initial deposit?</td><td colspan="3">Based on the current rate of interest, if you deposited £1,000 in this account, after 12 months your estimated balance would be £1,035.00.
This projection is for illustration purposes only and does not take into account your individual circumstances. The projection is based on no additional deposits, withdrawals or changes in the interest rate within the 12 month period.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="3">This product can be opened and managed in branch, by post, and via Chorley Online. Please refer to the Society's Savings Accounts General Terms and Conditions and Chorley Online Terms and Conditions.

Available to eligible UK residents aged 18 years old and above only. The account can be held on your own or jointly with someone else.

Only one Easy Access Saver (1 Withdrawal) is permitted per customer. Other Easy Access Accounts can be held alongside this account.

To open an account you will need to apply in branch, post or online and let us have;
• a fully completed Share Application Form;
• at least the minimum deposit of £500 and
• proof of your identity and address
• funds within 15 calendar days for accounts opened via Chorley Online. If no funds are received the account will be closed.

• 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.
• Transfers in from other Chorley Building Society Accounts are permitted.

This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.</td></tr>
<tr><td>Can I withdraw money from this account?</td><td colspan="3">• Withdrawals can be made in branch by cash, cheque, or CHAPS* (*subject to a £25 fee).
• This account permits 1 withdrawals per calendar year (running from January to December each year), without loss of interest or a penalty.
• Interest is paid annually on the 31st of December. The annual interest can be withdrawn, and this does not count as one of the 1 withdrawals.
• *Additional withdrawals will result in a lower rate of interest equivalent to the Chorleian Instant Access Account rate (currently 0.90% Gross p.a./AER). This interest rate will apply for the remainder of the calendar year. At the start of the new calendar year the account will revert to the Easy Access Saver (1 Withdrawals) interest rate available at that time.
• The minimum account balance to be maintained is £500, should the balance reduce below £500 the 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.

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.</td></tr>
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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 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 https://www.chorleybs.co.uk/contact-us **for further information.**