120 Day Notice Account

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">120 Day Notice Account</td></tr>
<tr><td rowspan="3">What is the interest rate?</td><td>Balance in the account
£1+</td><td>% Gross(2)
2.85% (variable)</td><td>%AERs(1)
2.85% (variable)</td></tr>
<tr><td colspan="3">Interest is calculated on a daily basis and paid annually on 30th June. 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</td></tr>
<tr><td colspan="3">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 Society change 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 make a material reduction to the interest rate, the reduced rate will be applied to the account after 14 days plus the account notice period (or 30 days if longer than the notice period) During this time, the notice period for making withdrawals from your account (or closing your account) will continue to apply. Please refer to section 7 of the Savings Accounts General Terms and Conditions for further information on how and why we might change the interest rate.</td></tr>
<tr><td>What would the estimated balance be after 12 months based on a £1,000 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 £1,028.50.
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 or 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.

Eligibility Criteria
• Available to eligible UK residents aged 18 years old or above.
• The account can be held on your own or jointly with someone else.
• Only one 120 Day Notice Account is permitted per customer.
• 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. Transfers in from Notice Accounts conditions apply.

To open an account you will need to apply in branch, by post or online and let us have;
• a fully completed Share Application Form;
• at least the minimum deposit of £1;
• proof of your identity and address; and
• funds within 15 calendar days for accounts opened via Chorley Online. If no funds are received the account will be closed.

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">All withdrawal or closure requests are subject to 120 days notification being received by the Society.
Please read the following conditions regarding withdrawals and closures:
Giving notice
• You can give notice by telephone, post in branch or through Chorley Online.
• Online requests can only be paid to your nominated bank account or to another of your Chorley accounts held in your sole or joint names.
• Your request must state the amount you wish to withdraw.
During the notice Period
• The notice period is 120 days.
• Only one notice request can be active at any time.
• Notice periods cannot be carried forward.
When your notice expires
• Once your notice period ends, you have 7 calendar days to withdraw your money.
• If your request is by branch or post, you can withdraw all or part of the amount requested, up to the amount specified in your instruction. However, online request amounts can't be changed.
• If you do not withdraw your funds within the 7 days, you will need to submit a new notice request.</td></tr>
</table>

	Transfers to another account • If you transfer your money to another Chorley account with a longer notice period, no notice is required and no penalty applies. • If the transfer is to another Chorley account with a shorter notice period, you must give 120 days' notice. **How your money will be paid** • Branch and postal requests can be paid to another Chorley account, by cheque or by chaps * (*subject to a £25 fee). • Cheques requested by post will normally be issued within two working days of the notice period ending and sent by first class post. • Online withdrawal and closure requests will normally be processed on the first working day after the notice period expires. **Other conditions** • A penalty cannot be paid instead of providing the notice. For full details please see section 9 of the savings account general terms and conditions and Section 8 of the Chorley online terms and conditions.
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.