

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	Home Saver		
What is the interest rate?	Minimum balance in the account	% Gross ⁽²⁾	%AER ⁽¹⁾
	£100.00	4.25%	4.25%
Interest is calculated on a daily basis and paid annually into this account on the 31st December each year and on the maturity of the account. At maturity your account will revert to our Home Saver Maturity 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 for further information on this.		
What would the estimated balance be at the end of the fixed term period based on a £500 per month deposit?	Based on the current rate of interest, if you opened this account on the 1st of the month and deposited £500.00 per month, at the end of the fixed term period your estimated balance would be £33,415.58. This figure is for illustration purposes and is based on no withdrawals or changes in interest rate within the 5 year 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 Home 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 and one joint account can be held at any one time. Eligibility Criteria • Be aged 18 or over, and a UK resident. • To open your account, you need to pay in between £100 and £500. • Each month, you can pay in up to £500 in total. You can make as many payments as you like during the month, as long as together they add up to at least £100 and no more than £500. If you don't pay in the full £500 in a month, you can't make it up later. • The maximum total subscriptions to the account is £30,000 • Accounts can be held in both sole and joint names. Only one sole account and one joint account is permitted at any time. • Internal transfers from other Chorley Building Society accounts are not allowed. Home Saver Cashback • £500 cashback will be paid on completion of a new residential purchase or remortgage with Chorley Building Society. • To qualify for the cashback, the account holder must have applied for a mortgage with Chorley Building Society, within 6 months of the account maturity date. We will pay you the cashback as long as you apply for a mortgage within 6 months of the Home Saver Account Maturity date and the mortgage completes within 12 months. • A maximum of one cashback per new mortgage application will be paid. If the mortgage application is in joint names and both borrowers hold a Home Saver Account, only one cashback will be paid. The cashback will be paid within one month of the mortgage completion date. The cashback will be paid to the first named mortgage applicant. • If the account is held for less than 5 years, the cashback will only be paid providing the account has been open for a minimum of 12 months and the Home Saver Account balance is at least £5,000. • We will not ask you to pay back any of the cashback paid, regardless of the duration for which the mortgage is held. • Mortgage applicants applying directly with Chorley Building Society, and not through a third party, such as an intermediary, may qualify for one additional mortgage application incentive, that may be available at the time of their mortgage application. 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). • This account permits 2 withdrawals per calendar year (running from January to December each year), without loss of interest or a penalty. You can also close your account at any time within the 5 year fixed term period and this will not count as one of your two withdrawals. If more than 2 withdrawals are made within a 12 month		

	period, we will close your account. Your closing balance plus interest will be paid to you by your chosen method, see below withdrawal options. - 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 5 years from the date of the account opening. The account balance will then be available on the day of maturity, or the next working day. On maturity your balance, plus interest, will be automatically transferred into our Home Saver Maturity Account. The terms of the Home Saver Maturity Account are available in branch or by post. - We will contact you at least 14 days prior to the end of the 5 year term to advise you of the details of our Home Saver Maturity Account. This will be by email if we hold an up-to-date email address for you. If we don't hold an up-to-date email address for you, we will notify you by 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.

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.