

## Regional 2 Year Flexible Saver (28.02.2027) (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 (28.02.2027)		
What is the interest rate?	Minimum balance in the account	% Gross <sup>(2)</sup>	%AER <sup>(1)</sup>
	£25.00	5.15%	5.15%
<p>Interest is calculated on a daily basis and paid on the 28<sup>th</sup> February 2026 and on the maturity of the account. 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 <a href="http://www.chorleybs.co.uk/savings">www.chorleybs.co.uk/savings</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 compounded once each year.</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>			
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 Account 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 £400 per month deposit?	Based on the current rate of interest, if you opened this account on the 1 <sup>st</sup> of the month and deposited £400.00 per month, at the end of the fixed term period your estimated balance would be £10,120.45. 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?	<p>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 Chorley Online Terms and Conditions. To open this account, you will need to complete a Regional 2 Year Flexible Saver Application Form.</p> <p><b>Eligibility Criteria</b></p> <ul style="list-style-type: none"> <li>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)</li> <li>The minimum initial deposit is £25.00</li> <li>The maximum monthly deposit is £400.00</li> <li>Initial deposit must be received by the 31.03.2025</li> <li>You do not need to make a deposit each month, however, backdated monthly deposits are not allowed</li> <li>Only one Regular Saver, one Seasonal Saver and one Regional 2 Year Flexible Saver can be held in any 12 month rolling period</li> <li>Accounts to be held in sole name only. Accounts in joint names are not permitted</li> </ul> <p>Internal transfers from other Chorley Building Society accounts are not allowed.</p> <p><b>This is a limited issue and the Society reserves the right to withdraw this product without notice at any time.</b></p>		
How can I withdraw money from this account?	<ul style="list-style-type: none"> <li>2 withdrawals per year are permitted without 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.</li> <li>If more than 2 withdrawals are made within a 12 month period your account will be closed.</li> <li>The account will mature on the 28<sup>th</sup> February 2027. 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.</li> <li>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.</li> <li>We will contact you at least 14 days prior to the end of the 24 month term to advise you of the details of our Members Maturity Easy Access (2 Withdrawals) 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.</li> <li>Withdrawal conditions apply; please refer to section 9 of the Savings Account Terms and Conditions and section 7 of the Chorley Online Terms and Conditions for further details. The terms of the Chorleian Account are available in branch or at <a href="http://www.chorleybs.co.uk/savings">www.chorleybs.co.uk/savings</a>.</li> </ul>		
Additional Information	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>		

### 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 <http://www.chorleybs.co.uk/contactus.html> for further information.

The Chorley and District 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.