

Protected

Please make sure you read our General Retail Savings Terms and Conditions, as well as this summary box. It is important you read all the terms before you decide to open the account. Together, these form part of the terms and conditions of this account. If there is any conflict between the two, the terms and conditions on this summary box will apply.

Summary Box

Account Name	Cash ISA								
What is the interest rate?	<table border="1" data-bbox="399 517 1538 629"> <tr> <th data-bbox="399 517 683 573">Account Balance</th> <th data-bbox="683 517 1110 573">Rate of Interest Tax Free*</th> <th data-bbox="1110 517 1538 573">Rate of Interest AER#</th> </tr> <tr> <td data-bbox="399 573 683 629">£1+</td> <td data-bbox="683 573 1110 629">0.35%</td> <td data-bbox="1110 573 1538 629">0.35% AER#</td> </tr> </table> <p data-bbox="399 651 1538 685">Interest is calculated daily and paid annually on 31 March.</p> <p data-bbox="399 707 1538 775">Interest will be added to the account, or it can be transferred to another Darlington Building Society or bank account.</p> <p data-bbox="399 797 1538 831">Interest payment is in addition to your ISA allowance in each tax year.</p>			Account Balance	Rate of Interest Tax Free*	Rate of Interest AER#	£1+	0.35%	0.35% AER#
Account Balance	Rate of Interest Tax Free*	Rate of Interest AER#							
£1+	0.35%	0.35% AER#							
Can Darlington Building Society change the interest rate?	<p data-bbox="399 875 1538 1055">This account pays a variable rate of interest. This means we may increase or decrease the rate of interest from time to time subject to market conditions. For more information about the circumstances in which we can make a change to your rate and how we inform you about this, please see our General Retail Savings Terms and Conditions.</p>								
What would the estimated balance be after 12 months based on a £1,000 deposit?	<table border="1" data-bbox="399 1088 1538 1189"> <thead> <tr> <th data-bbox="399 1088 802 1133">Account</th> <th data-bbox="802 1088 1010 1133">Term</th> <th data-bbox="1010 1088 1538 1133">Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="399 1133 802 1189">Cash ISA</td> <td data-bbox="802 1133 1010 1189">12 months</td> <td data-bbox="1010 1133 1538 1189">£1,003.50</td> </tr> </tbody> </table> <p data-bbox="399 1211 1538 1323">This is for illustrative purposes only and does not take into account your personal circumstances. This is based on no deposits or withdrawals and annual interest being added to your account.</p>			Account	Term	Estimated balance after 12 months	Cash ISA	12 months	£1,003.50
Account	Term	Estimated balance after 12 months							
Cash ISA	12 months	£1,003.50							
How do I open and manage my account?	<p data-bbox="399 1357 520 1379">Eligibility</p> <ul data-bbox="443 1402 751 1424" style="list-style-type: none"> <li data-bbox="443 1402 751 1424">• National availability <p data-bbox="399 1447 628 1469">Account Opening</p> <ul data-bbox="443 1491 1538 1749" style="list-style-type: none"> <li data-bbox="443 1491 1289 1514">• This account can be opened by UK residents aged 16 or over. <li data-bbox="443 1536 1193 1559">• The account can be opened at any branch, or by post. <li data-bbox="443 1581 1513 1603">• The account can only be held in your name (joint accounts are not permitted). <li data-bbox="443 1626 1538 1749">• You may only subscribe to one Cash ISA in a single tax year, although in any such year you may also invest in a Stocks and Shares ISA, Innovative Finance ISA and/or Lifetime ISA, subject to the overall ISA limits. <p data-bbox="399 1771 699 1794">Managing the Account</p> <ul data-bbox="443 1816 1538 2110" style="list-style-type: none"> <li data-bbox="443 1816 1018 1839">• Minimum deposit/account balance is £1 <li data-bbox="443 1861 1538 1973">• You can pay up to the annual ISA subscription limit into the account in each tax year, plus previous years' ISA transfers, and less any amount invested in a Stocks and Shares ISA, Innovative Finance ISA and/or Lifetime ISA in the same tax year. <li data-bbox="443 1995 1513 2063">• Once you reach the maximum yearly limit, you cannot pay any more money in during the same tax year. <li data-bbox="443 2085 1209 2110">• You must not exceed the ISA limits in any one tax year. 								

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	<ul style="list-style-type: none"> The account can be managed in any branch, by post or on Darlingtononline if you have registered for our online services. <p>How to pay in</p> <ul style="list-style-type: none"> By posting a cheque to the Society By cash, cheque or debit card at a branch By ISA transfer By standing order from another bank account or by transferring in from another Darlington Building Society account. <p>To set up a standing order you will need to use the following bank details:</p> <p>Sort Code: 40-05-30</p> <p>Account No: 14575881</p> <p>Reference Number: The Darlington Building Society 8 digit account number you wish to pay into. You will find the 8 digit account number in your account passbook. Please make sure that you quote all details correctly when making a transfer.</p> <p>We will accept transfers into this account from other Cash ISAs which will not impact your maximum deposit, unless this account is withdrawn from sale.</p>
<p>Can I withdraw money?</p>	<p>You do not have to give us notice to withdraw your money.</p> <p>This is a flexible ISA so you can withdraw funds from your account and replace them without it counting towards your annual allowance, as long as you replace the funds in the same tax year.</p> <p>Transferring your funds to another ISA or closing your ISA completely are permitted without penalty.</p>
<p>Additional information</p>	<p>This account is a non-payment account.</p> <p>If you close your ISA and don't transfer the money to another ISA, those funds will no longer benefit from the tax treatment an ISA receives.</p> <p>Tax Treatment</p> <p>This is a tax free account so interest payable is exempt from income tax. The tax treatment may be subject to change and depends upon your individual circumstances.</p>

Additional Information

- *Tax Free** means that interest payable is exempt from income tax
- # AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.
- Your investment in this ISA must stay in your name and must not be used as a security for a loan.
- If you die, no further deposits can be made into the account, your ISA will close and the tax exempt status will end. The value of your ISA at the date of your death and the accrued interest is payable without notice or loss of interest. However, a tax liability may arise in respect of any interest earned after the date of death.
- You can change your contact details (postal address, email and telephone) anytime, simply contact your local branch.



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Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 0800 678 1100. Please note only compensation related queries would be directed to the FSCS.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Number 205895. We are a member of the Building Societies' Association.

Large text versions of this document are available on request.

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