

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

| <b>Account Name</b>   | Help to Buy: ISA  |                                   |  |                 |                            |                                   |                  |           |            |
|---|---|-----------------------------------|--|-----------------|----------------------------|-----------------------------------|------------------|-----------|------------|
| <b>What is the interest rate?</b>   | <table border="1" data-bbox="399 517 1544 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 1544 573">Rate of Interest AER#</th> </tr> <tr> <td data-bbox="399 573 683 629">£1+</td> <td data-bbox="683 573 1110 629">2.15%</td> <td data-bbox="1110 573 1544 629">2.15% AER#</td> </tr> </table> <p data-bbox="399 651 1544 685">Interest is calculated daily and paid annually on 31 March.</p> <p data-bbox="399 707 1544 741">Interest will be added to the account.</p> <p data-bbox="399 763 1544 797">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+              | 2.15%     | 2.15% AER# |
| Account Balance   | Rate of Interest Tax Free*  | Rate of Interest AER#             |  |                 |                            |                                   |                  |           |            |
| £1+   | 2.15%   | 2.15% AER#                        |  |                 |                            |                                   |                  |           |            |
| <b>Can Darlington Building Society change the interest rate?</b>                      | <p data-bbox="399 835 1544 1021">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>   |                                   |  |                 |                            |                                   |                  |           |            |
| <b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b> | <table border="1" data-bbox="399 1059 1544 1171"> <thead> <tr> <th data-bbox="399 1059 802 1115">Account</th> <th data-bbox="802 1059 1010 1115">Term</th> <th data-bbox="1010 1059 1544 1115">Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="399 1115 802 1171">Help to Buy: ISA</td> <td data-bbox="802 1115 1010 1171">12 months</td> <td data-bbox="1010 1115 1544 1171">£1,021.50</td> </tr> </tbody> </table> <p data-bbox="399 1193 1544 1305">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 | Help to Buy: ISA | 12 months | £1,021.50  |
| Account   | Term  | Estimated balance after 12 months |  |                 |                            |                                   |                  |           |            |
| Help to Buy: ISA  | 12 months   | £1,021.50                         |  |                 |                            |                                   |                  |           |            |
| <b>How do I open and manage my account?</b>   | <p data-bbox="399 1339 1544 1373"><b>Eligibility</b></p> <p data-bbox="399 1395 1544 1429">Account holder must:</p> <ul data-bbox="446 1440 1544 1574" style="list-style-type: none"> <li>• Be an existing Darlington Building Society member or;</li> <li>• Live in one of the following postcodes: DH, DL, HG, SR, TS, YO and;</li> <li>• Be a first-time buyer as described in the 'Help to Buy: ISA Scheme' rules</li> </ul> <p data-bbox="399 1585 1544 1619"><b>Account Opening</b></p> <ul data-bbox="446 1630 1544 1888" style="list-style-type: none"> <li>• This account can be opened by UK residents aged 16 or over.</li> <li>• The account can be opened at any branch, or by post.</li> <li>• The account can only be held in your name (joint accounts are not permitted).</li> <li>• 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.</li> </ul> <p data-bbox="399 1899 1544 1933"><b>Managing the Account</b></p> <ul data-bbox="446 1944 1544 2112" style="list-style-type: none"> <li>• Minimum deposit/account balance is £1.</li> <li>• In the first month the account is opened, a maximum of £1,200 can be added. After this, you can only pay in up to the maximum monthly amount.</li> <li>• Maximum amount you can pay in is £200 per month.</li> </ul> |                                   |  |                 |                            |                                   |                  |           |            |

|                                      |  |
|--------------------------------------|--|
|                                      | <ul style="list-style-type: none"> <li>• The monthly maximum amount cannot be carried over into future months.</li> <li>• Once you reach the maximum yearly limit, you cannot pay any more money in during the same tax year.</li> <li>• You must not exceed the ISA limits in any one tax year.</li> <li>• The account can be managed in any branch, by post. You can view your account on Darlingtononline if you have registered for our online services.</li> </ul> <p><b>How to pay in</b></p> <ul style="list-style-type: none"> <li>• By posting a cheque to the Society</li> <li>• By cash, cheque or debit card at a branch</li> <li>• By Help to Buy: ISA transfer</li> <li>• By standing order from another bank account or by transferring in from another Darlington Building Society account.</li> </ul> <p>To set up a standing order you will need to use the following bank details:<br/> Sort Code: 40-05-30<br/> Account No: 14575881<br/> 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.</p> |
| <p><b>Can I withdraw money?</b></p>  | <p>You do not have to give us notice to withdraw your money.</p> <p>If you withdraw from your monthly deposit allowance, you cannot re-invest those funds until the next calendar month. For example, if you add £200 then withdraw it within the same month, you will need to wait until the next month to add it again.</p> <p>Any funds withdrawn will not be eligible towards your government bonus.</p> <p>Transferring your funds to another Help to Buy: ISA or closing your Help to Buy: ISA completely are permitted without penalty.</p>   |
| <p><b>Additional information</b></p> | <p>This account is a non-payment account.</p> <p>If you close your Help to Buy: 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>The government gives a 25% bonus on balances held in Help to Buy: ISA's towards the purchase of a first home, subject to Help to Buy: ISA Scheme rules. The maximum government bonus available is £3,000 on a balance of £12,000 or more per person. The bonus is available on home purchases of up to £250,000 outside of London, and up to £450,000 in London.</p> <p>The bonus can only be claimed once your account has been closed. Once the account is closed, we will send you a closing statement and tell the Scheme Administrator. The bonus will be claimed by your eligible conveyancer when you are ready to purchase your first home, so make sure you let them know you have a Help to Buy: ISA.</p> <p><b>Tax Treatment</b></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.

## 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](http://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.