



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	Junior High Days and Holidays Account		
What is the interest rate?	Account Balance	Rate of Interest Gross*	Rate of Interest AER#
	£1+	1.85%	1.85%
Interest is calculated daily and paid annually on 31 August. Interest will be added to the account.			
Can Darlington Building Society change the interest rate?	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.		
What would the estimated balance be after 12 months based on a £150 monthly deposit?	The below is based on the maximum monthly deposit of £250 per month.		
	Account	Term	Estimated balance after 12 months
Junior High Days and Holidays Account	12 months, £150 per month	£1,818.11	
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. This account is not a term account, and you are able to continue to save after 12 months.			
How do I open and manage my account?	<p>Eligibility</p> <ul style="list-style-type: none"> National availability. <p>Account Opening</p> <ul style="list-style-type: none"> This account can be opened by UK residents aged 15 or under. For children aged under 13, an adult can open the account in trust on their behalf. The account can be opened at any branch, or by post. <p>Managing the Account</p> <ul style="list-style-type: none"> Minimum deposit/account balance is £1 (if the balance in this account falls below £1 we will close your account and return the remaining money to you by cheque). Maximum deposit is £150 per calendar month (any monthly payments deposited over this amount, then the full deposit amount will be returned to you). 		

	<ul style="list-style-type: none"> • Maximum account balance is £15,000. • There is no minimum monthly investment and no penalty if you miss a monthly payment. • This account can be managed in any branch, by post. • The Society can close the account to future deposits, in accordance with our General Retail Terms and Conditions, if the account is withdrawn. We will give you 14 days' notice should this happen. <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 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>Can I withdraw money?</p>	<p>You do not have to give us notice to withdraw your money.</p>
<p>Additional information</p>	<p>This account is a non-payment account.</p> <p>What happens when the child reaches the age of 16?</p> <p>The account will mature at the end of the month the child reaches 16. Upon maturity the account will be closed and the balance including any interest earned will be transferred to the Society's Foundation Account.</p> <p>Tax Treatment</p> <p>Interest is paid gross, without the deduction of income tax. Payment of gross interest does not mean that the interest you receive is exempt from tax.</p> <p>The tax treatment depends on your individual circumstances and may be subject to change in the future.</p>

Additional Information

- * **Gross rate** is the rate of interest payable before the deduction of income tax. All interest is paid gross. This is based on the current law and HM Revenue & Customs practice, both of which may change.
- # **AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.
- 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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