



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	Winter Bond (Issue 4)			
What is the interest rate?	Account Balance	Rate of Interest Gross*	Rate of Interest AER#	Maturity Date
	£1+	0.45%	0.45%	28 February 2022
Interest is calculated daily and paid annually on 28 February. Interest will be added to the account, or it can be transferred to another Darlington Building Society or bank account.				
Can Darlington Building Society change the interest rate?	No, the rate of interest is fixed until the maturity date.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Account	Term	Estimated balance after 12 months	
	Winter Bond (Issue 4)	12months	£1,004.50	
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.				
How do I open and manage my account?	Eligibility Only available to Darlington Building Society members who have the:			
	<ul style="list-style-type: none"> • Winter Bond (Issue 4) 			
Account Opening				
<ul style="list-style-type: none"> • This account can be opened by UK residents aged 18 or over. • The account can be opened at any branch, or by post. • Only one account can be opened per person. Accounts can be opened in joint names, but only one account, whether in single or joint names can be held per person. • From the account opening you have 14 days to tell us if you are not happy with your choice of account or wish to change your mind. You can tell us in writing, in person or by telephone. After this period, you can't close your account until the account maturity date. 				
Managing the Account				
<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/account balance is £500,000 (we will return any payments made over this amount to you) 				

	<ul style="list-style-type: none"> The account can be managed in any branch or by post. You can view your account on Darlingtonline if you have registered for online services. This account is a limited issue, and once withdrawn deposits are no longer permitted. We will not contact you to let you know the Bond is withdrawn. <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:</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>Withdrawals or early closure are not permitted during the term.</p> <p>What happens at the end of the fixed term?</p> <p>Your account will mature on the maturity date stated at the top of this summary box. We will write to you up to 14 days before this date to let you know the options available to you.</p> <p>The fixed rate may be withdrawn after the maturity date. We will give you 14 days' notice and, unless stated otherwise, the interest rate will revert to the rate offered on our Instant Access account.</p>
<p>Additional information</p>	<p>This account is a non-payment 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.
- We will write to you before this account maturity and depending on your contact preference this might be via letter or email. It is important that you notify us if your contact details change.
- 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.

07/2021 V1