



Protected

## Summary Box 35 Day Notice Account

<p><b>What is the interest rate?</b></p>	<p>Annual interest rate where all conditions are met:</p> <table border="1" data-bbox="411 483 1082 544"> <thead> <tr> <th>Account Balance</th> <th colspan="2">Rate of Interest</th> </tr> </thead> <tbody> <tr> <td>£1+</td> <td>1.20% Gross*</td> <td>1.20% AER#</td> </tr> </tbody> </table> <p>Interest is paid annually on 31 August and can be credited to your nominated account or this account. Interest will be calculated on the daily balance throughout the year.</p> <p>You can find details of all our current interest rates in our branches and on our website <a href="http://www.darlington.co.uk">www.darlington.co.uk</a>.</p>	Account Balance	Rate of Interest		£1+	1.20% Gross*	1.20% AER#
Account Balance	Rate of Interest						
£1+	1.20% Gross*	1.20% AER#					
<p><b>Can Darlington Building Society change the interest rate?</b></p>	<p>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>						
<p><b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b></p>	<p>If you deposit £1,000 in to this account and leave it there for 12 calendar months (1 September to 31 August) without making any further deposits or withdrawals, you will receive <b>£12.00 interest payment</b>, giving an <b>overall balance of £1,012.00</b>.</p> <p>This projection is for illustrative purposes only and does not take into account your personal circumstances.</p>						
<p><b>How do I open and manage my account?</b></p>	<p><b>How to open and manage:</b></p> <ul style="list-style-type: none"> <li>• By post</li> <li>• At a branch</li> </ul> <p>You must be UK resident and aged 18 or over.</p> <p><b>How to pay in:</b></p> <ul style="list-style-type: none"> <li>• Post us a cheque</li> <li>• By cash, cheque or debit card at a branch</li> <li>• By standing order from another bank account or by transferring in from another Darlington Building Society account.</li> </ul> <p>Minimum £1, maximum £500,000, whether it is in just your name or in joint names (subject to overall Society limits).</p>						
<p><b>Can I withdraw money?</b></p>	<p>You must give us 35 days' notice to withdraw money. You cannot make an immediate withdrawal.</p>						
<p><b>Additional information</b></p>	<p>Tax treatment may be subject to change and depends upon your individual circumstances.</p>						

*For full details please see our General Retail Savings Terms and Conditions and the specific terms and conditions for the account which can be found overleaf.*

\*The gross rate is the contractual rate of interest payable before the deduction of income tax and at the current rate specified by law. As of the 6<sup>th</sup> April 2016 all interest is paid gross. This is due to changes in the personal savings allowance and the treatment of tax by HMRC which may be subject to change in the future.

#AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year. Rates correct as at 14 March 2019.



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### Terms and Conditions

- 1 These terms and conditions set out important information about the 35 Day Notice Account. These are in addition to the Society's General Terms and Conditions (for savings and investment accounts) (the "General Terms") which also apply to this account. Together, these documents form the legal agreement between you and us. The General Terms are set out in a separate document. If anything in these terms and conditions is not consistent with the General Terms, these terms and conditions will apply.
- 2 You must open this account with at least £1 and you may have a maximum of £500,000 in the account at any time (whether in single or joint names). Any payments over the maximum amount will be returned to you.
- 3 The maximum amount allowed is also subject to the overall society limits.
- 4 You can open this Darlington Building Society 35 Day Notice Account if at the time of opening it you and each other trustee on the account are aged 18 or over.
- 5 The account can have a maximum of two joint account holders but it cannot be opened in the name of a trust [unless we give you our consent to this and our proof of identity requirements have been met in full]. Only the first named account holder must meet the criteria set out in condition 3. Please see the 'You and Your Relationship with Darlington Building Society' section in the General Terms for more information about joint accounts.
- 6 The Society reserves the right to close the account to future deposits in accordance with the General Terms.
- 7 You can withdraw any available funds in the account by giving us 35 days' notice. You will not be able to withdraw the funds, or close your account, if your notice is less than 35 days.
- 8 Interest earned can be added to the balance or paid to another Darlington Building Society account or another external account which you nominate for this purpose.
- 9 The interest you earn depends upon the capital you have invested into your 35 Day Notice Account. This will be calculated on a daily basis at the Interest Rate on the balance and is credited to your nominated account (or this account) on the 31 August each year.
- 10 The interest rate on this account is variable. This means we have the ability to change the interest rate. Please see the 'interest and charges' section in the General Terms which sets out when we can vary the interest rate and how we will notify you if this happens.
- 11 You can make deposits at any branch, by post, by standing order from a bank account or by transfer from an existing Darlington Building Society account.

You should also read our general terms and conditions (savings and investment accounts) which are set out in a separate leaflet. These also form part of the terms and conditions of this account.

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 and the Financial Ombudsman Service.

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 compensation provided by the FSCS (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 enquiries should be directed to the FSCS.

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