

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>	High Five Saver Account								
<b>What is the interest rate?</b>	<table border="1" data-bbox="411 528 1533 640"> <tr> <th data-bbox="411 528 730 584">Account Balance</th> <th data-bbox="730 528 1134 584">Rate of Interest Gross*</th> <th data-bbox="1134 528 1533 584">Rate of Interest AER#</th> </tr> <tr> <td data-bbox="411 584 730 640">£100+</td> <td data-bbox="730 584 1134 640">0.20%</td> <td data-bbox="1134 584 1533 640">0.20%</td> </tr> </table> <p data-bbox="411 663 1533 696">Interest is calculated daily and paid annually on 31 March.</p> <p data-bbox="411 719 1533 786">Interest will be added to the account, or it can be transferred to another Darlington Building Society or bank account.</p>			Account Balance	Rate of Interest Gross*	Rate of Interest AER#	£100+	0.20%	0.20%
Account Balance	Rate of Interest Gross*	Rate of Interest AER#							
£100+	0.20%	0.20%							
<b>Can Darlington Building Society change the interest rate?</b>	<p data-bbox="411 831 1533 898">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.</p> <p data-bbox="411 920 1533 1032">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="411 1066 1533 1178"> <thead> <tr> <th data-bbox="411 1066 778 1122">Account</th> <th data-bbox="778 1066 991 1122">Term</th> <th data-bbox="991 1066 1533 1122">Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 1122 778 1178">High Five Saver Account</td> <td data-bbox="778 1122 991 1178">12 months</td> <td data-bbox="991 1122 1533 1178">£1,002.00</td> </tr> </tbody> </table> <p data-bbox="411 1200 1533 1312">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	High Five Saver Account	12 months	£1,002.00
Account	Term	Estimated balance after 12 months							
High Five Saver Account	12 months	£1,002.00							
<b>How do I open and manage my account?</b>	<p data-bbox="411 1346 1533 1379"><b>Eligibility</b></p> <ul data-bbox="459 1402 778 1435" style="list-style-type: none"> <li data-bbox="459 1402 778 1435">• National availability.</li> </ul> <p data-bbox="411 1447 1533 1480"><b>Account Opening</b></p> <ul data-bbox="459 1491 1533 1704" style="list-style-type: none"> <li data-bbox="459 1491 1310 1525">• This account can be opened by UK residents aged 16 or over.</li> <li data-bbox="459 1536 1214 1570">• This account can be opened at any branch, or by post.</li> <li data-bbox="459 1581 1533 1704">• 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.</li> </ul> <p data-bbox="411 1715 1533 1749"><b>Managing the Account</b></p> <ul data-bbox="459 1760 1533 2051" style="list-style-type: none"> <li data-bbox="459 1760 1533 1872">• Minimum deposit/account balance is £100 (if the balance in this account falls below £100 we will close your account and return the remaining money to you by cheque).</li> <li data-bbox="459 1883 1533 1962">• Maximum deposit/account balance is £50,000 (we will return any payments made over this amount to you)</li> <li data-bbox="459 1973 1533 2051">• The account can be managed in any branch, by post or on Darlingtononline, if you have registered for online services.</li> </ul>								

	<ul style="list-style-type: none"> <li>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.</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 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:</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. To ensure your payment is received, it is important that you quote all details correctly when making a transfer.</p>
<p><b>Can I withdraw money?</b></p>	<p>A maximum of five withdrawals are permitted per calendar year (January – December).</p> <p>Once you have made five withdrawals in a calendar year, you will no longer be able to access your money, or close the account.</p>
<p><b>Additional information</b></p>	<p>This account is a non-payment account.</p> <p><b>Tax Treatment</b></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.

### 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



Protected

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.**

07/2021 V1