



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	Special Occasion Saver								
What is the interest rate?	<table border="1" data-bbox="403 510 1544 629"> <thead> <tr> <th data-bbox="403 510 722 566">Account Balance</th> <th data-bbox="722 510 1129 566">Rate of Interest Gross*</th> <th data-bbox="1129 510 1544 566">Rate of Interest AER#</th> </tr> </thead> <tbody> <tr> <td data-bbox="403 566 722 629">£1+</td> <td data-bbox="722 566 1129 629">1.25%</td> <td data-bbox="1129 566 1544 629">1.25%</td> </tr> </tbody> </table> <p data-bbox="403 645 1544 678">Interest is calculated daily and paid annually on 31 December.</p> <p data-bbox="403 701 1544 779">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#	£1+	1.25%	1.25%
Account Balance	Rate of Interest Gross*	Rate of Interest AER#							
£1+	1.25%	1.25%							
Can Darlington Building Society change the interest rate?	<p data-bbox="403 813 1544 891">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="403 913 1544 1025">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>								
What would the estimated balance be after 12 months based on a £250 monthly deposit?	<p data-bbox="403 1059 1544 1093">The below is based on the maximum monthly deposit of £250 per month.</p> <table border="1" data-bbox="403 1104 1544 1272"> <thead> <tr> <th data-bbox="403 1104 746 1160">Account</th> <th data-bbox="746 1104 1002 1160">Term</th> <th data-bbox="1002 1104 1544 1160">Estimated balance after 12 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="403 1160 746 1272">Special Occasion Saver</td> <td data-bbox="746 1160 1002 1272">12 months, £250 per month</td> <td data-bbox="1002 1160 1544 1272">£3,020.39</td> </tr> </tbody> </table> <p data-bbox="403 1294 1544 1406">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> <p data-bbox="403 1429 1544 1496">This account is not a term account, and you are able to continue to save after 12 months.</p>			Account	Term	Estimated balance after 12 months	Special Occasion Saver	12 months, £250 per month	£3,020.39
Account	Term	Estimated balance after 12 months							
Special Occasion Saver	12 months, £250 per month	£3,020.39							
How do I open and manage my account?	<p data-bbox="403 1532 1544 1576">Eligibility</p> <p data-bbox="403 1576 1544 1621">The account holder must:</p> <ul data-bbox="451 1621 1544 1711" style="list-style-type: none"> • Be an existing Darlington Building Society member or; • Live in one of the following postcodes: DH, DL, HG, SR, TS, YO. <p data-bbox="403 1733 1544 1778">Account Opening</p> <ul data-bbox="451 1778 1544 2148" style="list-style-type: none"> • This account can be opened by UK residents aged 13 or over. • The account can be opened at any branch, or by post. • A maximum of three accounts can be opened per person. Accounts can be opened in joint names, but only three accounts, 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 will be bound by the account terms and conditions. 								

	<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/account balance is £250 per calendar month (any monthly payments deposited over this amount, then the full deposit amount will be returned to you). • 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 or on Darlingtonline, if you have registered for online services. • 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, however we will close your account if you make more than four withdrawals in a calendar year.</p> <p>The account can be closed at any time prior to your four annual withdrawals.</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.



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- 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 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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