



Protected

Please ensure you read our General Retail Savings Terms and Conditions, along with this summary box. It is important you read all of 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	3 Year Fixed Rate Cash ISA (16)			
What is the interest rate?	Account Balance	Rate of Interest Tax Free*	Rate of Interest AER#	Maturity Date
	£1+	1.25%	1.25% AER#	31 May 2023
Interest is calculated daily and paid annually on 31 May.				
Interest will be added to the account, or it can be transferred to another appropriate Darlington Building Society or bank account at your request.				
The interest payment is in addition to your ISA allowance in each tax year.				
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 36 months based on a £1,000 deposit?	Account	Term	Estimated balance at end of Fixed Rate period	
	3 Year Fixed Rate Cash ISA (16)	36 months	£1,037.97	
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?	<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 16 or over. The account can be opened at any branch, or by post. The account can only be held in your name (joint accounts are not permitted). You may only subscribe to one Cash ISA in a single tax year, although in any such year you may also invest in a Stocks and Shares ISA, Innovative Finance ISA and/or Lifetime ISA, subject to the overall ISA limits. 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. <p>Managing the Account</p> <ul style="list-style-type: none"> Minimum deposit/account balance is £1 You can pay up to the annual ISA subscription limit into the account in each tax year, plus previous years' ISA transfers, and less any amount invested in a 			

	<p>Stocks and Shares ISA, Innovative Finance ISA and/or Lifetime ISA in the same tax year.</p> <ul style="list-style-type: none"> • Once you reach the maximum yearly limit, you cannot pay any more money in during the same tax year. • You must not exceed the ISA limits in any one tax year. • The account can be managed in any branch or by post. You can view your account on Darlingtononline, if you have registered for online services. <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 • ISA Transfer • 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: Sort Code: 40-05-30 Account No: 14575881 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. Once this account is withdrawn we will no longer accept ISA transfers into the account. We will not inform you when the account is withdrawn.</p>
<p>Can I withdraw money?</p>	<p>Withdrawals are not permitted during the term.</p> <p>Transferring your funds to another ISA or closing your ISA completely are permitted, although they will be subject to 120 days' loss of interest on the amount of savings withdrawn.</p> <p>This is not a flexible ISA meaning any amount withdrawn cannot be replaced and will count towards your yearly ISA limit.</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 prior to 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 variable rate ISA.</p>
<p>Additional information</p>	<p>This account is a non-payment account.</p> <p>If you close your ISA and don't transfer the money to another ISA, those funds will no longer benefit from the tax treatment an ISA receives.</p> <p>Tax Treatment</p> <p>This is a tax free account so interest payable is exempt from income tax. The tax treatment may be subject to change and depends upon your individual circumstances.</p>



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Additional Information

- ***Tax Free** means that interest payable is exempt from income tax
- **# AER** stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added once each year.
- Your investment in this ISA must stay in your name and must not be used as a security for a loan.
- If you die, no further deposits can be made into the account, your ISA will close and the tax exempt status will end. The value of your ISA at the date of your death and the accrued interest is payable without notice or loss of interest. However, a tax liability may arise in respect of any interest earned after the date of death.
- 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.

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.