



17 May 2024

Ref: Partial account number

It's time to decide what to do with your savings.

Dear member,

Your savings deal is ending on 31 May 2024.

Choose what to do with your savings from the options in this letter.

Thank you for being a valued member of our Society and saving with us. Your '1 Year Bond (48)' will automatically transfer into 'Maturity Easy Access Account' from **1 June 2024**. The rate will change to 3.00% (Gross*/AER#) **variable**. This means we may increase or decrease the rate of interest. To give you more flexibility and choice, your funds will move into an instant access account. If the 'Maturity Easy Access Account' does not meet your needs, you can view our full range of savings accounts including fixed rate accounts on our website darlington.co.uk

A colleague from the Society may call to talk through your maturity options.

Compare your current savings account with the new one

All the features of your new savings account are in the enclosed Summary box, however we have selected the main features and put them in a table to help you decide if the new account is right for you.

	'1 Year Bond (48)' (current rate) until 31 May 2024	'Maturity Easy Access' (new rate) from 1 June 2024
	Gross*/AER#	Gross*/AER#
Minimum balance £10,000+	3.90%	3.00%

Are top ups allowed?	No	Top up to the maximum balance of £500,000.
Are withdrawals from or closure of the account allowed?	No, only at maturity	You do not have to give us notice to withdraw your money.

* **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.

Choose what to do with your savings

Now is a good time to review your savings account and check all the options available to you. All your options are listed below.

Options	Important information
Continue saving in your new account.	This happens automatically and your account number stays the same. No action is required from you if this is your preferred option.
Transfer your savings to another savings account.	Ask us to transfer your savings to another account with us.
Make a withdrawal.	The new account is instant access so you can withdraw your money at any time.
Top up your account up to the maximum balance of £500,000.	You can top up your account at any time.
Close your account.	You can close your account at any time as this is an instant access account.

Next steps

If you would like to change the account that your savings will go into, make a withdrawal, top up your savings or close your account, you'll need to contact us:

How can I get in touch?	
Register for Darlingtonline	Register for Darlingtonline to open a new account, make a withdrawal, top up your savings or close your account.
Contact a branch	Visit your local branch or use the QR code at the top of this letter for the contact details for your nearest branch.

Contact our dedicated savings team

Call 01325 366 366 or email newaccount@darlington.co.uk to discuss your options and confirm your decision.

Just so you know, we review our savings accounts regularly, which means that they may be removed from sale at any time.

Can't decide what to do?

If you can't decide what to do, we can help.

- **Book a free savings review** – to help you to make informed decisions on your savings, set savings goals and make your money work harder. Book a slot in branch or by using the contact details at the end of this letter.
- **Our Savings Hub** is a one stop shop to view all the savings accounts we offer, try our savings calculator, access support and much more. Details at the end of this letter.
- **We have a dedicated savings team** waiting to assist you. Simply email newaccount@darlington.co.uk or call 01325 366 366. They are available 9am to 5pm (9.30am to 5pm on a Tuesday).

Darlingtononline

It's easy to register for Darlingtononline. Simply visit darlington.co.uk/darlingtononline



Finally, to support our ongoing commitment to reducing our environmental impact, please change your mailing preferences to receive communications by email at darlington.co.uk/preferences.

Yours sincerely,

Tom Crossley
Head of Products and Proposition

Contact us

- 01325 366 366
- newaccount@darlington.co.uk
- darlington.co.uk/branches
- darlington.co.uk/savings-hub

From our Savings Hub, you can:

- Register for and access Darlingtononline
- Book a free savings review
- Access help and support
- Use our savings calculator



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