

Interest Rates for closed accounts
Interest rates shown are correct as at 18th January 2017

BONDS				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
1 YEAR FIXED RATE RATE BOND (SB003)	Maturity	£1,000+	1.40	1.40
3 YEAR FIXED RATE BOND (SB001)	Annually and on Maturity	£1000+	2.05	2.05
2 YEAR FIXED RATE BOND (SB002)	Annually and on Maturity	£1000+	1.85	1.85
2 YEAR FIXED RATE LOYALTY BOND (ISSUE LB02)	Annually and on Maturity	£1000+	1.25	1.25
3 YEAR FIXED RATE LOYALTY BOND (ISSUE LB03)	Annually and on Maturity	£1000+	1.35	1.35
MEMBERS 1 YEAR TRACKER BOND (ISSUE 1)	Annually	£1,000+	1.25	1.25
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2018) (FR1)	Annually and on Maturity	£1,000+	0.75	0.75
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2021) (FR3)	Annually and on Maturity	£1,000+	1.15	1.15
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2018) (FR4)	Annually and on Maturity	£1,000+	1.10	1.10
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2019) (FR5)	Annually and on Maturity	£1,000+	1.30	1.30
CHORLEY FIXED RATE BOND (FIXED TO 30TH NOVEMBER 2021) (FR6)	Annually and on Maturity	£1,000+	2.00	2.00
CHILDRENS ACCOUNTS				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
FOXLEY FUND ACCOUNT	Annually	£1+	1.75	1.75
CASH CHILD TRUST FUND (NON STAKEHOLDER)	Annually	£250+	1.75	1.75
CHILDRENS REGULAR SAVER (ISSUE 1)	Annually	£1+	2.00	2.00
YOUNG CHORLEIAN	Annually	£1+	1.00	1.00
REGULAR SAVER ACCOUNTS				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
REGULAR SAVER ISSUE 1	Annually	£1+	1.25	1.25

POSTAL ACCOUNTS				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
CHORLEY POSTAL Including the issue formerly known as: CHORLEY POSTAL 30 DAY NOTICE SAVER CHORLEY POSTAL ISSUE 3 SILVER SAVER POSTAL ACCOUNT	Annually	£1+	0.50	0.50
NOTICE ACCOUNTS				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
30 DAY NOTICE including the issue formerly known as FORTRESS SHARE ASTLEY SHARE (ISSUES 2, 3 & 4) LANCASTRIAN SHARE	Annually or Monthly	£1000+	0.40	0.40
INDIVIDUAL SAVINGS ACCOUNTS (ISAs)				
Account Name	Interest Paid	Balance	% AER⁽¹⁾	% Gross⁽²⁾
CHORLEY CASH ISA Including issue formerly known as: - CASH ISA - CASH ISA (ISSUE 1) - RED ROSE CASH ISA (ISSUE 2) - CHORLEY 30 DAY NOTICE CASH ISA	Annually or Monthly (subject to special conditions of the account)	£1+	0.75	0.75
60 DAY NOTICE CASH ISA Including issues formerly known as: - 60 DAY NOTICE CASH ISA (ISSUE 2) - NOTICE CASH ISA (ISSUE 1) - NOTICE CASH ISA (ISSUE 2)	Annually or Monthly (subject to special conditions of the account)	£1+	0.85	0.85

BUSINESS ACCOUNTS				
Account Name	Interest Paid	Balance	% AER ⁽¹⁾	% Gross ⁽²⁾
CHORLEIAN CLUBS & CHARITIES	Annually	£1+	0.10	0.10
CHORLEIAN BUSINESS ACCOUNT	Annually	£1+	0.10	0.10
CHORLEIAN BUSINESS DEPOSIT ACCOUNT	Annually	£1+	0.10	0.10

EASY ACCESS ACCOUNTS				
Account Name	Interest Paid	Balance	% AER ⁽¹⁾	% Gross ⁽²⁾
PAID UP SHARE (RENAMED CHORLEIAN 5th August 2015)	Annually	£1+	0.10	0.10
OVER 60'S ACCOUNT	Annually	£1+	0.70	0.70
		£85,000+	0.90	0.90
		£170,000+	1.10	1.10

1) AER - AER stands for Annually Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

2) Gross - The gross rate of interest is the interest rate payable before any income tax is deducted (if you do pay tax).

3) Tax-free - Interest will be paid exempt of UK income tax.

Whether you need to pay tax is dependent on your own personal circumstances and may be subject to change in the future. Interest is paid gross on all our savings accounts - except ISAs where it is paid tax-free. For more information on Tax Allowances please call HMRC on 0300 200 3312 or visit <https://www.gov.uk/government/publications/personal-savings-allowance-factsheet/personal-savings-allowance>.

Subject to your eligibility, if you provide us with a completed R85 or R105 (for customers not resident in the UK) form we can pay you gross interest. Your personal liability for tax depends on your personal circumstances and may change from time to time.

Interest rates stated are variable unless otherwise stated.

Chorley and District Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered on the Financial Services Register under number 206023. Registered Office: Key House, Foxhole Road, Chorley, Lancashire PR7 1NZ.

Chorley and District Building Society is a member of the Building Societies Association and a participant of the Financial Ombudsman Service and Financial Services Compensation Scheme.

Your telephone conversations with the Society may be recorded. This is to help the Society to improve customer service and to offer additional security. Calls and electronic communications may also be monitored for staff training.