

Agency opening times may vary.  
Please check with individual Agencies for details.

#### Agencies

##### Bishops Castle

Simon Harris  
30 Church Street, Bishops Castle, Shropshire, SY9 5AE  
Tel: (01588) 638778

##### Brownhills

Fresh Start Financial Advice  
41 High Street, Brownhills, Walsall, WS8 6ED  
Tel: (01543) 379217

##### Church Stretton

McCartneys  
4 High Street, Church Stretton, Shropshire, SY6 6BU  
Tel: (01694) 722288

##### Craven Arms

McCartneys  
Corvedale Road, Craven Arms, Shropshire, SY7 9NE  
Tel: (01588) 672385

##### Hednesford

West Midlands Estates  
90a Market Street, Hednesford, Staffs. WS12 1AG  
Tel: (01543) 422001

##### Kington

Mark Williams  
14 High Street, Kington, Herefordshire, HR5 3AX  
Tel: (01544) 232795

##### Knighton

Garner Southall Partnership  
3 Broad Street, Knighton, Powys, LD7 1BL  
Tel: (01547) 520130

##### Llandrindod Wells

Haydn Lewis Financial Services Ltd  
2a Temple Street, Llandrindod Wells, Powys, LD1 5DL  
Tel: (01597) 824338

##### Rubery

Gordon Jones & Company  
137 New Road, Rubery, Birmingham, B45 9JR  
Tel: (0121) 453 8151

##### Tenbury Wells

Edward Gallimore FRICS  
The Forum, Market Square, Tenbury Wells, Worcs. WR15 8EA  
Tel: (01584) 810436

Open Mon, Tues, Thur, Fri: 9.00am – 5.00pm  
Wed: 9.30am – 5.00pm • Sat: 9.00am – 12.00 Midday

#### Branch Offices

##### Dudley Head Office

Dudley House, Stone Street,  
Dudley, DY1 1NP  
Tel: (01384) 231414  
Fax: (01384) 233250  
savings@dudleybuildingsociety.co.uk

##### Brierley Hill

107 High Street,  
Brierley Hill, DY5 3AU  
Tel: (01384) 70420  
brierleyhill@dudleybuildingsociety.co.uk

##### Gornal Wood

20 Abbey Road,  
Gornal Wood, DY3 2PG  
Tel: (01384) 214671  
gornalwood@dudleybuildingsociety.co.uk

##### Kingswinford

802 High Street,  
Kingswinford, DY6 8AA  
Tel: (01384) 278326  
kingswinford@dudleybuildingsociety.co.uk

##### Perton

6 Anders Square,  
Perton, WV6 7QH  
Tel: (01902) 755540  
perton@dudleybuildingsociety.co.uk

##### Sedgley

20 Dudley Street,  
Sedgley, DY3 1SB  
Tel: (01902) 661772  
sedgley@dudleybuildingsociety.co.uk

##### Stourbridge

59 High Street,  
Stourbridge, DY8 1DE  
Tel: (01384) 393616  
stourbridge@dudleybuildingsociety.co.uk

[www.dudleybuildingsociety.co.uk](http://www.dudleybuildingsociety.co.uk)

Authorised and regulated by the Financial Services Authority.

#### Customer Notice

Please check interest rates being offered by the Society to ensure that you are getting the best return for your money. If in doubt, please ask for assistance from a member of staff. Changes in interest rates are published in the Express & Star and Dudley/Stourbridge/Halesowen Newsgroup newspapers.

**Dudley**  
BUILDING SOCIETY



*Great accounts to help your  
money work harder for you.*

Please see inside leaflet for further information

People to talk to.

01/11/11

## NOTICE TO SAVERS – How to open a Savings Account

It couldn't be easier. Just call into your local branch of Dudley Building Society with your initial deposit and proof of identification. Complete an application form and start saving today.

Featured interest rates are applicable from **1st November 2011**.

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>BOND ACCOUNTS</b>				
<b>AQUILA VARIABLE RATE BOND</b>				
(No withdrawals or further receipts are permitted within the 12 month period)				
£10,000+ Annual Interest	3.00	2.40		3.00
<b>TAX FREE</b>				
<b>CASH ISA † – Instant</b>				
£50,000+	2.50			2.50
£25,000+	2.00			2.00
£100+	1.40			1.40
<b>CASH ISA TRANSFER (TRISHA)</b>				
£50,000+	2.60			2.60
£25,000+	2.10			2.10
£9,000+	1.50			1.50
(30 days notice required or 30 days interest will be forfeited on amount withdrawn)				
<b>REGULAR SAVER CASH ISA †</b>				
£10 up to £445 per month				
£50,000+	2.60			2.60
£25,000+	2.10			2.10
£100+ (£100 minimum opening balance)	1.50			1.50
<b>CASH JUNIOR ISA †</b>				
£2,500+	2.50			2.50
£100+ (£100 minimum opening balance)	1.40			1.40
<b>REGULAR SAVINGS</b>				
<b>REGULAR SAVER</b>				
£10 up to £500 per month				
(£100 minimum opening and operating balance. One instant access withdrawal permitted per twelve month period)				
£100+	3.00	2.40		3.00
<b>INSTANT ACCESS</b>				
<b>FIRST ACCOUNT – For ages 0 - 16</b>				
£1+	1.25	1.00		1.25
<b>INSTANT TRACKER ‡ *</b>				
£500+	0.10	0.08		0.10
£50+	0.00	0.00		0.00
(£50 minimum opening and operating balance)				
<b>DEPOSIT TRACKER ‡ *</b>				
£500+	0.10	0.08		0.10
£50+	0.00	0.00		0.00
(£50 minimum opening and operating balance)				

† The maximum amount you are permitted to invest in either the Cash ISA or Regular Saver Cash ISA accounts is £5,340 per tax year for all savers over the age of 16. The maximum amount you are permitted to invest in the Cash Junior ISA is £3,600 per tax year. No withdrawals or closure of Cash Junior ISA allowed until account holder reaches the age of 18. Full Terms & Conditions available on request.

‡ Guaranteed never to fall more than 5% below the Bank of England Base Rate.

\* Instant Tracker and Deposit Tracker are Payment Accounts. Please refer to the Society's Savings Terms & Conditions for a more detailed explanation about Payment Accounts.

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>NOTICE ACCOUNTS</b>				
<b>ACCESS 50</b>				
(Instant Access for withdrawals on balances of £10,000 and above. 50 days notice required for withdrawals on balances below £10,000 or 50 days interest will be forfeited on amount withdrawn)				
£50,000+	2.30	1.84		2.30
£25,000+	2.00	1.60		2.00
£10,000	1.50	1.20		1.50
£5,000+ (minimum opening and operating balance)	1.00	0.80		1.00
<b>SAVE AND SPONSOR</b>				
(7 days notice required; or 7 days interest will be forfeited on amount withdrawn. Society will make an annual donation to Mary Stevens Hospice equivalent to 0.25% of average month end balance)				
£100,000+	0.80	0.64		0.80
£50,000+	0.35	0.28		0.35
£25,000+	0.20	0.16		0.20
£10,000+	0.10	0.08		0.10
£500+	0.05	0.04		0.05
<b>SPEEDWAY SAVER</b>				
(7 days notice required; or 7 days interest will be forfeited on amount withdrawn. Society will make an annual donation to Dudley Heathens Speedway equivalent to 0.25% of average month end balance)				
£25,000+	0.20	0.16		0.20
£10,000+	0.10	0.08		0.10
£100+	0.05	0.04		0.05

### General Information

Savers are reminded that all interest rates are subject to variation. If the balance falls below the minimum required for the account type, the account will automatically revert to the Instant Tracker account.

Only nominal interest (a variable rate that will always remain below 0.50%) is paid on the Fully Paid Share Account, the lowest tiers of the Extra Special Account and balances below £500 on the Flexi Saver Account. Interest will be payable net of income tax at the rate required by law. Tax may be reclaimed from HM Revenue & Customs where the amount deducted exceeds an investor's liability to tax (if any). Individuals liable for the higher rate of income tax of 40% or the further 50% rate will have to pay additional tax on the interest to cover the difference between the tax deducted and the higher rate of tax due.

Please be advised if you are entitled to receive your interest gross it is your responsibility to complete the form R85 in accordance with HM Revenue & Customs regulations and forward to your nearest Dudley Building Society branch.

'Gross' is the interest paid before the deduction of income tax at the rate specified by law. 'Net' is the interest paid after the deduction of income tax at the rate specified by law.

'AER' stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Interest is paid annually unless otherwise stated.

The Bank of England Base Rate is currently 0.50% as at 05.03.09

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>CLOSED ISSUES</b>				
(Existing Account Holders only)				
<b>DUDLEY TRACKER BOND</b>				
(No withdrawals permitted within the 12 month period)				
£50,000+	1.35	1.08		1.35
£10,000+	1.20	0.96		1.20
£5,000+	1.00	0.80		1.00
<b>INSTANT SIX</b>				
(6 instant access withdrawals permitted in the financial year April to March)				
£50,000+	0.75	0.60		0.75
£25,000+	0.55	0.44		0.55
£10,000+	0.35	0.28		0.35
£5,000+	0.10	0.08		0.10
<b>SELECT 90</b>				
(90 days notice required; or 90 days interest will be forfeited on amount withdrawn)				
£50,000+	2.50	2.00		2.50
£25,000+	2.25	1.80		2.25
£5,000+	2.00	1.60		2.00

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>CLOSED ISSUES</b>				
(Existing Account Holders only)				
<b>WINDSOR FIXED RATE BOND</b>				
(No withdrawals or further receipts are permitted within the 12 month period)				
£10,000+ Annual Interest	2.85	2.28		2.85
<b>FLEXI SAVER</b>				
£10,000+	0.10	0.08		0.10
£500+	0.05	0.04		0.05
£10+	0.00	0.00		0.00
<b>ACCESS 60</b>				
(Instant Access for withdrawals on balances of £10,000 and above. 60 days notice required for withdrawals on balances below £10,000 or 60 days interest will be forfeited on amount withdrawn)				
£10,000+	2.40	1.92		2.40
£1,000+	1.00	0.80		1.00
<b>YOUNG SAVERS</b>				
£500+	0.50	0.40		0.50
£250+	0.45	0.36		0.45
£100+	0.20	0.16		0.20
£1+	0.10	0.08		0.10
<b>EASY ACCESS 2</b>				
(3 instant access withdrawals permitted in the financial year April to March)				
£50,000+	1.00	0.80		1.00
£25,000+	0.75	0.60		0.75
£10,000+	0.40	0.32		0.40
<b>SUPER 60 – For ages 60+</b>				
£100,000+	0.50	0.40		0.50
£50,000+	0.25	0.20		0.25
£25,000+	0.10	0.08		0.10
£10,000+	0.10	0.08		0.10
£500+	0.05	0.04		0.05
<b>TRACKER 90 II</b>				
(90 days notice required; or 90 days interest will be forfeited on amount withdrawn)				
£100,000+	1.30	1.04		1.30
£50,000+	1.15	0.92		1.15
£10,000+	1.10	0.88		1.10
<b>FULLY PAID SHARE</b>				
£1+	0.00	0.00		0.00
<b>EXTRA SPECIAL</b>				
£10,000+	0.10	0.08		0.10
£500+	0.05	0.04		0.05
£10+	0.00	0.00		0.00
<b>50+ TRACKER Annual/Monthly Interest</b>				
£100,000+	1.00	0.80	0.75 0.60	1.00 0.75
£50,000+	0.75	0.60	0.50 0.40	0.75 0.50
£25,000+	0.45	0.36	0.25 0.20	0.45 0.25
£10,000+	0.15	0.12	0.05 0.04	0.15 0.05
£2,500+	0.05	0.04	N/A	0.05 N/A
<b>28 DAY SPECIAL Annual/Monthly Interest</b>				
(28 days notice required; or 28 days interest will be forfeited on amount withdrawn)				
£100,000+	1.00	0.80	0.75 0.60	1.00 0.75
£50,000+	0.45	0.36	0.30 0.24	0.45 0.30
£25,000+	0.30	0.24	N/A	0.30 N/A
£10,000+	0.25	0.20	N/A	0.25 N/A
£500+	0.05	0.04	N/A	0.05 N/A