

# 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.

### 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, interest will be the same as the lowest tier of 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 the Inland Revenue where the amount deducted exceeds an investor's liability to tax (if any). Individuals liable for the higher rate of income tax of 40% 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 Inland Revenue form R85 in accordance with Inland Revenue 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.

Authorised and regulated by the Financial Services Authority.

Rates applicable from 6th April 2010 - Last amended 11th June 2010.

### 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.

Open Mon, Tues, Thur, Fri: 9.00am – 5.00pm  
Wed: 9.30am – 5.00pm • Sat: 9.00am – 12.00 Midday  
Agencies opening times may vary - Please check for details

### Branch Offices

#### Dudley Head Office

Dudley House, Stone Street,  
Dudley, DY1 1NP

Tel: (01384) 231414

Fax: (01384) 233250:

Email: [savings@dudleybuildingsociety.co.uk](mailto:savings@dudleybuildingsociety.co.uk)

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

#### Brierley Hill

107 High Street, Brierley Hill, DY5 3AU

Tel: (01384) 70420

#### Gornal Wood

20 Abbey Road, Gornal Wood, DY3 2PG

Tel: (01384) 214671

#### Kingswinford

802 High Street, Kingswinford, DY6 8AA

Tel: (01384) 278326

#### Perton

6 Anders Square, Perton, WV6 7QH

Tel: (01902) 755540

#### Sedgley

20 Dudley Street, Sedgley, DY3 1SB

Tel: (01902) 661772

#### Stourbridge

59 High Street, Stourbridge, DY8 1DE

Tel: (01384) 393616

### Agencies

#### 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

#### Rubery

Gordon Jones & Company

137 New Road, Rubery, Birmingham, B45 9JR

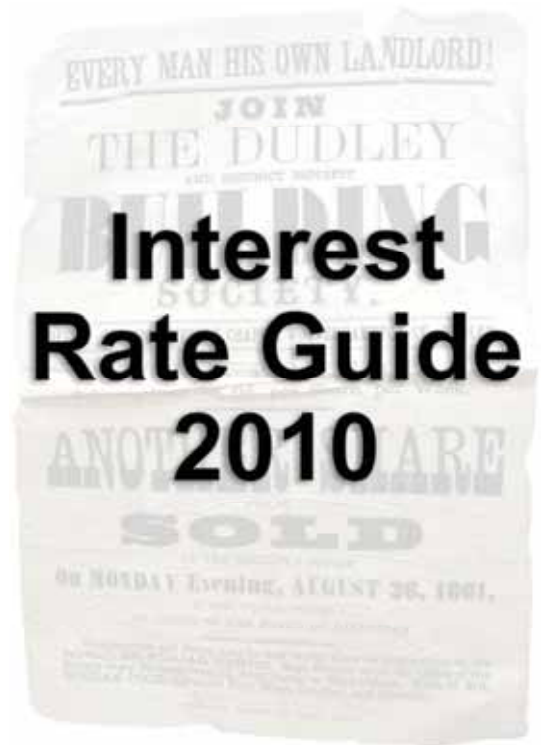
Tel: (0121) 453 8151

#### Tenbury Wells

Edward Gallimore FRICS

The Forum, Market Square, Tenbury Wells, Worcs. WR15 8EA

Tel: (01584) 810436



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

Please see inside leaflet for further information

People to talk to.

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>TAX FREE</b>				
<b>CASH ISA † – Instant</b>				
£100+	1.40			1.40
£25,000+	2.00			2.00
£50,000+	2.50			2.50
<b>CASH ISA TRANSFER (TRISHA)</b>				
£9,000+	1.50			1.50
£25,000+	2.10			2.10
£50,000+	2.60			2.60
<small>(30 days notice required or 30 days interest will be forfeited on amount withdrawn)</small>				
<b>REGULAR SAVER CASH ISA †</b>				
<small>£10 up to £425 per month</small>				
£100+ (£100 minimum opening balance)	1.50			1.50
£25,000+	2.10			2.10
£50,000+	2.60			2.60
<b>ACCESS ACCOUNTS</b>				
<b>INSTANT SIX</b>				
<small>(6 instant access withdrawals permitted in the financial year April to March)</small>				
£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>REGULAR SAVINGS</b>				
<b>REGULAR SAVER</b>				
<small>£10 up to £500 per month</small>				
<small>(£100 minimum opening and operating balance. One instant access withdrawal permitted per twelve month period)</small>				
£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
<small>(£50 minimum opening and operating balance)</small>				
<b>DEPOSIT TRACKER ‡</b>				
£500+	0.10	0.08		0.10
£50+	0.00	0.00		0.00
<small>(£50 minimum opening and operating balance)</small>				
<b>BOND ACCOUNTS</b>				
<b>GUARDIAN FIXED RATE BOND</b>				
<small>(No withdrawals or further receipts are permitted within the 12 month period)</small>				
£10,000+ Annual Interest	2.60	2.08		2.60
<b>DUDLEY TRACKER BOND</b>				
<small>(No withdrawals permitted within the 12 month period)</small>				
£50,000+	1.35	1.08		1.35
£10,000+	1.20	0.96		1.20
£5,000+	1.00	0.80		1.00

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>NOTICE ACCOUNTS</b>				
<b>SELECT 90</b>				
<small>(90 days notice required; or 90 days interest will be forfeited on amount withdrawn)</small>				
£50,000+	2.50	2.00		2.50
£25,000+	2.25	1.80		2.25
£5,000+	2.00	1.60		2.00
<b>SAVE AND SPONSOR</b>				
<small>(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)</small>				
£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>28 DAY SPECIAL -Annual/Monthly Interest</b>				
<small>(28 days notice required; or 28 days interest will be forfeited on amount withdrawn)</small>				
£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	0.10 0.08	0.30 0.10
£10,000+	0.25	0.20	0.05 0.04	0.25 0.05
£500+	0.05	0.04	N/A	0.05 N/A
<p>* Regular Savings Bonus Account gross rates include a 0.90% gross p.a. (0.72% net p.a.) bonus that will only be paid if between £10 and £2,000 is saved for at least 11 out of 12 months and no more than 3 withdrawals are made. The bonus is variable.</p> <p>** Unlimited withdrawals may be made only when foreign currency/travellers cheques are purchased from Travelex through Dudley Building Society. This facility is only available by calling in person into one of our branches. See * for the rules on the account regarding the bonus being paid.</p> <p>*** Festive Saver Account holders will be entered into a draw made each December to win a Hamper. To be eligible for the draw you must save between £10 and £2,000 for 11 out of 12 months and make no more than 3 withdrawals in that period. You will not be eligible if your account is closed within the 12 month period. See * for the rules on the account regarding the bonus being paid.</p> <p>† The maximum amount you are permitted to invest in either the Cash ISA or Regular Saver Cash ISA accounts is £5,100 per tax year for all savers over the age of 16.</p> <p>‡ Guaranteed never to fall more than 5% below the Bank of England Base Rate.</p>				
<b>The Bank of England Base Rate is currently 0.50% as at 05.03.09</b>				
<b>CLOSED ISSUES</b>				
<small>(Existing Account Holders only)</small>				
<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>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

Types of Account	Gross Rate % PA	Net Rate % PA	Monthly % Gross/Net	A.E.R. Rate % PA
<b>CLOSED ISSUES</b>				
<small>(Existing Account Holders only)</small>				
<b>EASY ACCESS &amp; EASY ACCESS 2</b>				
<small>(3 instant access withdrawals permitted in the financial year April to March)</small>				
£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>				
<small>(90 days notice required; or 90 days interest will be forfeited on amount withdrawn)</small>				
£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>CASTLE PREMIUM</b>				
£50,000+	0.10	0.08		0.10
£25,000+	0.10	0.08		0.10
£10,000+	0.05	0.04		0.05
<b>CASTLE DIAMOND</b>				
£10,000+	0.05	0.04		0.05
£5,000+	0.05	0.04		0.05
£100+	0.00	0.00		0.00
<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>REGULAR SAVINGS BONUS, REGULAR SAVINGS BONUS 2*, HOLIDAY SAVER** and FESTIVE SAVER***</b>				
<small>£10 up to £2,000 per month</small>				
	1.00 (includes 0.90% gross 0.72% net bonus)	0.80		0.10 (without bonus) 1.00 (with bonus)
<b>TAX FREE</b>				
<b>CASH ISA</b>				
£100+	1.50			1.50
£25,000+	2.10			2.10
£50,000+	2.60			2.60
<small>(30 days notice required; or 30 days interest will be forfeited on amount withdrawn)</small>				
<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