

# FIRST ACCOUNT

For young people.

Make First Account your first step to start saving.



  
**Dudley**  
BUILDING SOCIETY

# FIRST ACCOUNT

For young people.

Make First Account your first step to start saving.

ACCOUNT NAME:	FIRST ACCOUNT
INTEREST RATES (AERs):	INTEREST RATE IS VARIABLE. CURRENT INTEREST RATES FOR FIRST ACCOUNT CAN BE FOUND IN OUR INTEREST RATE GUIDE.
TAX STATUS:	INTEREST IS PAID NET OF TAX
CONDITIONS FOR BONUS PAYMENT:	NOT APPLICABLE
WITHDRAWAL	INSTANT WITHDRAWALS ARE PERMITTED WITH THIS ACCOUNT.
ACCESS:	YOU MAY OPEN YOUR ACCOUNT AT ANY OF OUR BRANCHES OR AGENCIES.

## First Account Specific Terms and Conditions

**Investment:** Just £1 to open your First Account. The most you can save is £10,000.

Once your account balance moves above £10, you can claim a Dudley Building Society money box - only available for First Account savers.\* Call into your local branch for more details.

**Interest earned:** The more you save, the more you earn in interest.

To receive your interest without tax deducted it will be necessary for a parent or guardian to complete an Inland Revenue Form R85.

Identification is required to open your First Account and for an adult if they are going to operate the account for you. Parents or adults can sign for withdrawals until you are 16 or can sign it over to you from age 11 onwards. If you are 11 or older, you can open and operate your First Account in your own name.

At the age of 16 your account will automatically transfer to an Instant Tracker account or another selected account. Any operators must sign the account over within fourteen days or the account will be closed and transferred to our suspense account.

Full details and Terms and Conditions available on request

\*Available only for collection from your local branch.

01.04.10



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

Dudley Building Society, Dudley House, Stone Street, Dudley, West Midlands, DY1 1NP  
Tel: (01384) 231414 Fax: (01384) 233250 email: [savings@dudleybuildingsociety.co.uk](mailto:savings@dudleybuildingsociety.co.uk)