



Cash Junior ISA

We are doing all we can to promote good savings habits among the younger generation. That includes an exclusive range of accounts for younger savers.

Cash Junior ISA	Annual Variable Interest % AER*
£100+	1.40%
£2,500+	2.50%



Account Name	Cash Junior ISA		
What is the interest rate? (*AER)	£100+	£2,500+	
<small>*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year</small>	1.40%	2.50%	
	Interest is paid annually on 30th September.		
Can Dudley Building Society change the interest rate?	The interest rate on this account is variable and the Society may make changes to this rate at any time. We will notify you of any changes in accordance with the Terms & Conditions.		
What would the estimated balance be?	If you were to open this account with £100 and no further deposits or withdrawals were made you would earn £1.40 interest. This would result in a total balance of £101.40 .		
	If you were to open this account with £2,500 and no further deposits or withdrawals were made you would earn £62.50 interest. This would result in a total balance of £2,562.50 .		
	Please note the illustrations provided are based upon a 12 month investment and do not reflect your specific circumstances.		
How do I open and manage my account?			
Who is eligible?	This account is available to existing and new customer who are personal savers resident in the UK. Only one Cash Junior ISA can be opened with any provider at anytime. The account must be opened and operated by a registered contact who will have parental responsibility for the child. After the age of 16 the young person can open a Cash Junior ISA and be the registered contact in their own right. Child Trust Fund transfers to Junior ISAs are accepted. If the child holds a Child Trust Fund it must be transferred as part of your application.		
How do I operate my account?	Any queries regarding your account can be dealt with via branch, email or telephone. Instructions on your account are required in person at branch or in writing.		
How do I open my savings account?	You may open your account at any one of our branches or via post.		
What is my minimum opening and operating balance?	£100	What is my maximum operating balance?	£500,000
What is my maximum investment?	The maximum annual subscription is limited by HMRC and is £4,368 for the current tax year. This amount can be invested in either a Cash Junior ISA or a Stocks & Shares Junior ISA or be divided between the two. The maximum overall subscription must not exceed £4,368.		
Can I withdraw money?	No withdrawals are permitted until the account holder reaches 18.		
Additional information	Transfers may be permitted in accordance with Junior ISA guidelines. Child Trust Fund transfers to Junior ISAs are accepted. If the child holds a Child Trust Fund it must be transferred as part of your application. At the age of 18 the fund in the account will be reinvested into a Cash ISA Instant. At this time we will write to you (and the operator if your account has one) detailing other accounts available to you. We may also require a new application form to be completed and additional identification from you at this time.		

Please feel free to discuss this savings account by calling into your local branch or telephoning our Customer Services Team on

▶ **01384 231414**

Full Terms & Conditions are available on request.

This leaflet is available in large print, Braille or audio if required. V8. Jan 24, 2020

The Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Building Societies Association. Financial services complaints we cannot settle may be referred to the Financial Ombudsman Service. Our Financial Services Register number is 161294. You can check this number by visiting the FCA Website or by contacting the FCA on 0800 111 6768.



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Protected