

## Closed Issue Feature Guide (External)

| Instant Access |                     |                                                                                                                                                                                                                                                                                                 |
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| Code           | Product Name        | Product Rules                                                                                                                                                                                                                                                                                   |
| 12             | Fully Paid Share    | <ul style="list-style-type: none"> <li>Should the balance fall below £1, the account will earn no interest</li> <li>Instant Access</li> </ul>                                                                                                                                                   |
| 13             | Extra Special       | <ul style="list-style-type: none"> <li>Should the balance fall below £10, the account will earn no interest</li> <li>Instant Access</li> </ul>                                                                                                                                                  |
| 37             | Super 60            | <ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>Instant Access</li> </ul>                                                                         |
| 43             | 50 Plus Tracker     | <ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest.</li> <li>Instant Access</li> </ul>                                                                        |
| 44             | 50 Plus Tracker (M) | <ul style="list-style-type: none"> <li>Should the balance fall below £25,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>Monthly interest to be paid to another Dudley Building Society account or bank account</li> </ul> |
| 99             | Flexi Saver         | <ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £10, the account will earn no interest</li> <li>Instant Access</li> </ul>                                                                        |

| Cash ISA |                        |                                                                                                                                                                                                                                                                                                                                                                                      |
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| Code     | Product Name           | Product Rules                                                                                                                                                                                                                                                                                                                                                                        |
| 203      | Regular Saver Cash ISA | <ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>Minimum monthly subscription is £10 and maximum monthly subscription is based on HMRC maximum subscription</li> <li>If one payment is missed during the 12 month tax year, the account will be transferred to a Cash ISA Instant</li> </ul> |

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| 202 | Cash ISA – TRISHA              | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 217 | Cash ISA Transfer              | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 200 | Cash ISA – 30 Day Notice       | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 215 | Cash ISA – 30 Day Notice       | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 332 | Cash NISA 30 Day Notice        | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 352 | Cash ISA 30 Day Notice Issue 2 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |

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| 356 | Cash ISA 30 Day Notice Issue 3 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 358 | Cash ISA 30 Day Notice Issue 4 | <ul style="list-style-type: none"> <li>• Should the balance fall below the minimum allowed, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 367 | Cash ISA 45 Day Notice         | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 376 | Cash ISA 45 Day Notice Issue 2 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 378 | Cash ISA 45 Day Notice Issue 3 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 390 | Cash ISA 45 Day Notice Issue 4 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |

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| 201 | Cash ISA – Instant        | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 216 | Cash ISA – Instant        | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 321 | Cash ISA Instant Issue 2  | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 330 | Cash NISA Instant Issue 3 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 351 | Cash ISA Instant Issue 4  | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |
| 357 | Cash ISA Instant Issue 5  | <ul style="list-style-type: none"> <li>• Should the balance fall below the minimum allowed, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul> |
| 368 | Cash ISA Instant Issue 6  | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                |

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| 377 | Cash ISA Instant Issue 7 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 379 | Cash ISA Instant Issue 8 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 391 | Cash ISA Instant Issue 9 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 392 | Five Year Fixed Rate ISA | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the five year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term</li> </ul> |
| 403 | Cash ISA 45 Loyalty      | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closure or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> <li>• Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018</li> </ul>                                                                                                                                                                                                                                                                                     |
| 404 | Cash ISA Instant Loyalty | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> <li>• Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                      |

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| 406 | One Year Fixed Rate ISA Loyalty  | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018</li> </ul>                                                                                                                                                                                                            |
| 401 | Cash ISA 45 Day Notice Issue 5   | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 402 | Cash ISA Instant Issue 10        | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 405 | One Year Fixed Rate ISA          | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> </ul>                                                                                                                                                                                                                                                                                                                                                   |
| 409 | Five Year Fixed Rate ISA Issue 2 | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the five year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul> |

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| 421 | One Year Fixed Rate ISA Issue 2 | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul>                                                                                                                                                                                                                                   |
| 422 | Two Year Fixed Rate ISA         | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul>         |
| 423 | Three Year Fixed Rate ISA       | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the three year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the three year term.</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul> |

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| 424 | One Year Fixed Rate ISA Issue 3 | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 425 | Two Year Fixed Rate ISA Issue 2 | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul> |
| 432 | One Year Fixed Rate ISA Issue 4 | <ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |



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| 426 | Three Year Fixed Rate ISA Issue 2 | <ul style="list-style-type: none"> <li>No withdrawals or closure during the three year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription</li> <li>ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the three year term.</li> </ul> |
| 427 | Five Year Fixed Rate ISA Issue 3  | <ul style="list-style-type: none"> <li>No withdrawals or closure during the five year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription</li> <li>ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term</li> </ul>             |

| Children's Accounts |                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| Code                | Product Name                     | Product Rules                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 93                  | Young Savers                     | <ul style="list-style-type: none"> <li>Instant Access</li> <li>Account will be signed over to the child at age 7</li> <li>Account will be transferred to an Instant Tracker once the account holder reaches 25 years</li> </ul>                                                                                                                                                                                                                                           |
| 319                 | Junior Easy Saver Instant Access | <ul style="list-style-type: none"> <li>Should the balance fall below £10, the account will earn no interest</li> <li>Instant access</li> <li>Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>Product only available for customers maturing from a Junior Easy Saver</li> <li>Should the balance fall below the minimum allowed, the account will earn no interest</li> </ul> |

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| 349 | Junior Easy Saver Instant Access 2 | <ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant access</li> <li>• Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>• Account only available for customers maturing from the Junior Easy Saver Instant Access account</li> </ul> |
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| Monthly Savers |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| Code           | Product Name                            | Product Rules                                                                                                                                                                                                                                                                                                                                                                                                            |
| 95             | Save to Buy                             | <ul style="list-style-type: none"> <li>• Should the balance fall below £50, the nominal rate of interest applies</li> <li>• Instant access</li> </ul>                                                                                                                                                                                                                                                                    |
| 111            | Regular Saver                           | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Minimum monthly subscription is £10 with a maximum monthly subscription of £500</li> <li>• If one month payment is missed during the 12 month anniversary period, the account will be transferred to an Instant Tracker</li> <li>• Only one withdrawal allowed per anniversary year</li> </ul> |
| 317            | Easy Saver Instant Access               | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £300. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> <li>• Product only available for customers maturing from an Easy Saver</li> </ul>                    |
| 334            | Regular Saver Instant Access            | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £500. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> </ul>                                                                                                |
| 336            | One Year Regular Saver Instant Access 2 | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £250. You are not obliged to save into the account every month and you will not be penalised if you miss a deposit</li> <li>• Instant access</li> <li>• Account only available for customers maturing from the One Year Regular Saver 2 account</li> </ul>     |

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| 348 | Easy Saver Instant Access 2             | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £300. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> <li>• Account only available for customers maturing from the Easy Saver Instant Access, Junior Easy Saver, Junior Easy Saver Instant Access or Junior Easy Saver Instant Access 2 accounts</li> </ul>                                                                                                     |
| 360 | One Year Regular Saver 3 Instant Access | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £400. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> </ul>                                                                                                                                                                                                                                                                                                     |
| 369 | One Year Regular Saver 4                | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £500. Customer is not obliged to save into the account every months and will not be penalised if they miss a deposit</li> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• This account is only available to customers over the age of 21. If they already have any other regular saver account with the Society, they are not eligible to open this account. Only one account per person is permitted.</li> </ul> |

| Limited Access |                    |                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Code           | Product Name       | Product Rules                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 39             | 28 Day Special     | <ul style="list-style-type: none"> <li>• Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>• 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn</li> </ul>                                                                                                           |
| 40             | 28 Day Special (M) | <ul style="list-style-type: none"> <li>• Should the balance fall below £25,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>• Monthly interest to be paid into a different Dudley Building Society account or a bank account</li> <li>• 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn</li> </ul> |

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| 61  | Tracker 90 II | <ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> </ul>                                     |
| 68  | Easy Access 2 | <ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>A maximum of 3 withdrawals are allowed per financial year (APR-MAR)</li> </ul>                                                                                     |
| 88  | Instant Six   | <ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will earn no interest</li> <li>A maximum of 6 instant access withdrawals are allowed per financial year (APR-MAR)</li> </ul>                                                                                                                                            |
| 108 | Select 90     | <ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will earn no interest</li> <li>90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> </ul>                                                                                                           |
| 121 | Access 60     | <ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>60 days' notice is required for withdrawals/closures on balances below £10,000 or 60 days' interest will be forfeited on the amount withdrawn</li> </ul> |
| 124 | Access 50     | <ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>50 days' notice is required for withdrawals/closures on balances below £10,000 or 50 days' interest will be forfeited on the amount withdrawn</li> </ul> |
| 132 | Access 65     | <ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>65 days' notice is required for withdrawals/closures on balances below £10,000 or 65 days' interest will be forfeited on the amount withdrawn</li> </ul> |
| 307 | Access 70     | <ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>70 days' notice is required for withdrawals/closures on balances below £10,000 or 70 days' interest will be forfeited on the amount withdrawn</li> </ul> |
| 322 | Saver 75      | <ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>75 days' notice is required for withdrawals/closures or 75 days' interest will be forfeited on the amount withdrawn</li> </ul>                                                                                       |
| 373 | Saver 60      | <ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will not earn any interest</li> <li>60 days' notice is required for withdrawals/closures or 60 days' interest will be forfeited on the amount withdrawn</li> </ul>                                                                                                      |

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| 381 | Maturity Bonus | <ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account must be closed</li> <li>• A maximum of 3 instant access withdrawals are allowed within a 12 month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12 month period, the bonus shall be lost</li> <li>• A balance of £100 minimum must be maintained in the account to be eligible for the bonus</li> <li>• If the account is closed before the anniversary date, no bonus will be paid</li> <li>• This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul> |
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| Bonds |                                   |                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Code  | Product Name                      | Product Rules                                                                                                                                                                                                                                                                                                                                                                                                          |
| 372   | Two Year Fixed Rate Bond Issue 2  | <ul style="list-style-type: none"> <li>• No further deposits may be made during the two year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the two year period following account opening</li> <li>• The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>      |
| 374   | One Year Fixed Rate Bond Issue 11 | <ul style="list-style-type: none"> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the one year period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 375   | Two Year Fixed Rate Bond Issue 3  | <ul style="list-style-type: none"> <li>• No further deposits may be made during the two year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the two year period following account opening</li> <li>• The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>      |
| 383   | One Year Fixed Rate Bond Issue 12 | <ul style="list-style-type: none"> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the one year period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 384   | Two Year Fixed Rate Bond Issue 4  | <ul style="list-style-type: none"> <li>• No further deposits may be made during the two year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the two year period following account opening</li> <li>• The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>      |

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| 385 | Three Year Fixed Rate Bond         | <ul style="list-style-type: none"> <li>No further deposits may be made during the three year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three year period following account opening</li> <li>The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>   |
| 380 | Five Year Fixed Rate Bond          | <ul style="list-style-type: none"> <li>No further deposits may be made during the five year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five year period following account opening</li> <li>The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term.</li> </ul>    |
| 393 | One Year Fixed Rate Bond Issue 13  | <ul style="list-style-type: none"> <li>No further deposits may be made during the one year term once the initial investment has been made</li> <li>No withdrawals are permitted in the one year period following account opening</li> <li>The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul>    |
| 394 | Two Year Fixed Rate Bond Issue 5   | <ul style="list-style-type: none"> <li>No further deposits may be made during the two year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two year period following account opening</li> <li>The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>         |
| 395 | Three Year Fixed Rate Bond Issue 2 | <ul style="list-style-type: none"> <li>No further deposits may be made during the three year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three year period following account opening</li> <li>The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the three year term</li> </ul> |
| 408 | Five Year Fixed Rate Bond Issue 2  | <ul style="list-style-type: none"> <li>No further deposits may be made during the five year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five year period following account opening</li> <li>The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term.</li> </ul>    |
| 412 | One Year Fixed Rate Bond Issue 14  | <ul style="list-style-type: none"> <li>No further deposits may be made during the one year term once the initial investment has been made</li> <li>No withdrawals are permitted in the one year period following account opening</li> <li>The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul>    |
| 413 | Two Year Fixed Rate Bond Issue 6   | <ul style="list-style-type: none"> <li>No further deposits may be made during the two year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two year period following account opening</li> <li>The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>         |

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| 414 | Three Year Fixed Rate Bond Issue 3 | <ul style="list-style-type: none"> <li>No further deposits may be made during the three year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three year period following account opening</li> <li>The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the three year term</li> </ul> |
| 428 | One Year Fixed Rate Bond Issue 15  | <ul style="list-style-type: none"> <li>No further deposits may be made during the one year term once the initial investment has been made</li> <li>No withdrawals are permitted in the one year period following account opening</li> <li>The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul>    |
| 429 | Two Year Fixed Rate Bond Issue 7   | <ul style="list-style-type: none"> <li>No further deposits may be made during the two year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two year period following account opening</li> <li>The interest on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the two year term</li> </ul>         |
| 430 | Three Year Fixed Rate Bond Issue 4 | <ul style="list-style-type: none"> <li>No further deposits may be made during the three year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three year period following account opening</li> <li>The interest on this account is fixed for the three year term. The Society does not have the right to change this interest rate during the three year term</li> </ul> |
| 431 | Five Year Fixed Rate Bond Issue 3  | <ul style="list-style-type: none"> <li>No further deposits may be made during the five year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five year period following account opening</li> <li>The interest on this account is fixed for the five year term. The Society does not have the right to change this interest rate during the five year term.</li> </ul>    |

| Corporate |                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| Code      | Product Name                       | Product Rules                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 396       | Corporate One Year Fixed Rate Bond | <ul style="list-style-type: none"> <li>This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>No further deposits may be made during the one year term once the initial investment has been made</li> <li>No withdrawals are permitted in the 12 month period following account opening</li> <li>The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |

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| 400 | Corporate One Year Fixed Rate Bond Issue 2 | <ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12 month period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 407 | Corporate One Year Fixed Rate Bond Issue 3 | <ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12 month period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 411 | Corporate One Year Fixed Rate Bond Issue 4 | <ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12 month period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |
| 417 | Corporate One Year Fixed Rate Bond Issue 5 | <ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12 month period following account opening</li> <li>• The interest rate on this account is fixed for the one year term. The Society does not have the right to change this interest rate during the one year term</li> </ul> |



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| 418 | Corporate Two Year Fixed Rate Bond | <ul style="list-style-type: none"><li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li><li>• No further deposits may be made during the two year term once the initial investment has been made</li><li>• No withdrawals are permitted in the 24 month period following account opening</li><li>• The interest rate on this account is fixed for the two year term. The Society does not have the right to change this interest rate during the one year term</li></ul> |
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