

## Closed Issue Feature Guide (External)

Instant Access		
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		
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>

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• 30 days’ notice required for withdrawals/closures or 30 days’ interest will be forfeited on the amount withdrawn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• 30 days’ notice required for withdrawals/closures or 30 days’ interest will be forfeited on the amount withdrawn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>

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>

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>

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>

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>

### Children's Accounts

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>
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>

Monthly Savers		
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>
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		
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>
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>
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>

Bonds		
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>
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>

Corporate		
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>
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>
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