

Closed Issue Feature Guide (External)

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

Cash ISA		
Code	Product Name	Product Rules
203	Regular Saver Cash ISA	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Minimum monthly subscription is £10 and maximum monthly subscription is based on HMRC maximum subscription • If one payment is missed during the 12-month tax year, the account will be transferred to a Cash ISA Instant
202	Cash ISA – TRISHA	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
217	Cash ISA Transfer	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
200	Cash ISA – 30 Day Notice	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
215	Cash ISA – 30 Day Notice	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed

332	Cash NISA 30 Day Notice	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
350	Cash ISA Instant Issue 3 APS	<ul style="list-style-type: none"> • Instant access • The allowance is calculated depending on the date of death of the deceased ISA investor. Where the ISA investor died between 3 December 2014 and 5 April 2018, the APS allowance equals the value of the ISA(s) at the date of death. Where the ISA investor died on or after 6 April 2018, any ISA(s) held may remain open as a continuing account of a deceased investor, referred to here as a continuing ISA. The APS allowance equals the higher of the value of the ISA(s) at the date of death or the value of the ISA(s) at the date the ISA(s) cease(s) to be a continuing ISA. • ISA transfer in requests are not permitted from external providers.
352	Cash ISA 30 Day Notice Issue 2	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
356	Cash ISA 30 Day Notice Issue 3	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
358	Cash ISA 30 Day Notice Issue 4	<ul style="list-style-type: none"> • Should the balance fall below the minimum allowed, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
367	Cash ISA 45 Day Notice	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed

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

351	Cash ISA Instant Issue 4	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
357	Cash ISA Instant Issue 5	<ul style="list-style-type: none"> • Should the balance fall below the minimum allowed, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
368	Cash ISA Instant Issue 6	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
377	Cash ISA Instant Issue 7	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
379	Cash ISA Instant Issue 8	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
391	Cash ISA Instant Issue 9	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Instant access • HMRC maximum subscription • ISA transfers in allowed
392	Five Year Fixed Rate ISA	<ul style="list-style-type: none"> • 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. • 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. • 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

403	Cash ISA 45 Loyalty	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • 45 days' notice required for withdrawals/closure or 45 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed • Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018
404	Cash ISA Instant Loyalty	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • Instant access • HMRC maximum subscription • ISA transfers in allowed • Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018
401	Cash ISA 45 Day Notice Issue 5	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
402	Cash ISA Instant Issue 10	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • Instant access • HMRC maximum subscription • ISA transfers in allowed
409	Five Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> • 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. • 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. • 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 • 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.

422	Two Year Fixed Rate ISA	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription. • 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. • 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 • 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.
423	Three Year Fixed Rate ISA	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription. • 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. • 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. • 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.
424	One Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • ISA transfers in requests must be received by 5th April of the current tax year. 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. • 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

425	Two Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • ISA transfers in requests must be received by 5th April of the current tax year. 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. • 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
432	One Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • ISA transfers in requests must be received by 5th April of the current tax year. 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. • 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
426	Three Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • ISA transfers in requests must be received by 5th April of the current tax year. 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. • 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.

427	Five Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • ISA transfers in requests must be received by 5th April of the current tax year. 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. • 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
433	One Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
434	Two Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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

435	Three Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
436	Five Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> • No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription • 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. • 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
419	Cash ISA 45 Day Notice Issue 6	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn • HMRC maximum subscription • ISA transfers in allowed
420	Cash ISA Instant Issue 11	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned • Instant access • HMRC maximum subscription • ISA transfers in allowed

470	One Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
471	Two Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
472	Three Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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

473	Five Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> • No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription • 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. • 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
477	One Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
478	Two Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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

479	Three Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription • 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. • 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
480	Five Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> • No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription • 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. • 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
487	One Year Fixed Rate ISA Issue 8	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.

488	Two Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> • No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.
489	Three Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> • No withdrawals or closure during the three-year term unless it is an ISA transfer. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the three-year term. The Society does not have the right to change the interest during the three-year term.
490	Five Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> • No withdrawals or closure during the five-year term unless it is an ISA transfer. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest during the five-year term.
485	Cash ISA 45 Issue 7	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed, and funds returned. • 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn. • HMRC maximum subscription. • ISA transfers in allowed.

486	Cash ISA Instant Issue 12	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed, and funds returned. • Instant access. • HMRC maximum subscription. • ISA transfers in allowed.
207	Cash ISA Instant Deceased	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • Cash ISA Instant will convert to this account on the registering of the death certificate • Instant access • HMRC maximum subscription • ISA transfers in allowed
327	Cash ISA 30 Day Notice Deceased	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will be closed and funds returned to you • 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn • ISA transfers in allowed • HMRC maximum subscription • Customers only transferred to this product when they are deceased so the account would stop being tax free in line with regulation.
512	One Year Fixed Rate ISA Issue 9	<ul style="list-style-type: none"> • 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. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.
513	Two Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> • No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served. • HMRC maximum subscription. • 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. • The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.

521	One Year Fixed Rate ISA Issue 10	<ul style="list-style-type: none"> 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. HMRC maximum subscription. 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. The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.
522	Two Year Fixed Rate ISA Issue 8	<ul style="list-style-type: none"> No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served. HMRC maximum subscription. 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. The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.
515	Cash ISA Instant Issue 13	<ul style="list-style-type: none"> Should the balance fall below £100, the account will be closed, and funds returned. Instant access. HMRC maximum subscription. ISA transfers in allowed.

Children's Accounts

Code	Product Name	Product Rules
93	Young Savers	<ul style="list-style-type: none"> Instant Access Account will be signed over to the child at age 7 Account will be transferred to an Instant Tracker once the account holder reaches 25 years

319	Junior Easy Saver Instant Access	<ul style="list-style-type: none"> • Should the balance fall below £10, the account will earn no interest • Instant access • 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 • Product only available for customers maturing from a Junior Easy Saver • Should the balance fall below the minimum allowed, the account will earn no interest
349	Junior Easy Saver Instant Access 2	<ul style="list-style-type: none"> • Should the balance fall below £10, the account will earn no interest • Instant access • 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 • Account only available for customers maturing from the Junior Easy Saver Instant Access account

Monthly Savers		
Code	Product Name	Product Rules
95	Save to Buy	<ul style="list-style-type: none"> • Should the balance fall below £50, the nominal rate of interest applies • Instant access
111	Regular Saver	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • Minimum monthly subscription is £10 with a maximum monthly subscription of £500 • If one month payment is missed during the 12 month anniversary period, the account will be transferred to an Instant Tracker • Only one withdrawal allowed per anniversary year
334	Regular Saver Instant Access	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • 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 • Instant access
336	One Year Regular Saver Instant Access 2	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • 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 • Instant access • Account only available for customers maturing from the One Year Regular Saver 2 account

348	Easy Saver Instant Access 2	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • 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 • Instant access • 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
360	One Year Regular Saver 3 Instant Access	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • 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 • Instant access
410	Society Anniversary Saver	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • Maximum monthly subscription is £600. Customer is not obliged to save into the account every month and will not be penalised if they miss a deposit • No withdrawals are permitted in the first 12 months unless the account is closed • This account is only available to customers over the age of 21. Only one account per person is permitted.
415	Loyalty Regular Saver	<ul style="list-style-type: none"> • Should the balance fall below £100, the account will earn no interest • Maximum monthly subscription is £600. Customer is not obliged to save into the account every month and will not be penalised if they miss a deposit • No withdrawals are permitted in the first 12 months unless the account is closed • This account is only available to customers over the age of 21. Only one account per person is permitted. • Product only available for existing customers who held a live account prior to 01/11/2018
386	Saver 65	<ul style="list-style-type: none"> • Should the balance fall below £1,000, the account will automatically revert to the Instant Tracker Account • 65 days' notice is required for withdrawals/closure or 65 days' interest will be forfeited on the amount withdrawn • New customers must live within WV, DY, WS and B postcodes to open this account. This does not apply to existing customers who held a live savings account or have completed a mortgage with the Society, prior to 17th August 2020.

Limited Access		
Code	Product Name	Product Rules
39	28 Day Special	<ul style="list-style-type: none"> 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 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn
40	28 Day Special (M)	<ul style="list-style-type: none"> 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 Monthly interest to be paid into a different Dudley Building Society account or a bank account 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn
61	Tracker 90 II	<ul style="list-style-type: none"> 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 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn
68	Easy Access 2	<ul style="list-style-type: none"> 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 A maximum of 3 withdrawals are allowed per financial year (APR-MAR)
88	Instant Six	<ul style="list-style-type: none"> Should the balance fall below £5,000, the account will earn no interest A maximum of 6 instant access withdrawals are allowed per financial year (APR-MAR)
108	Select 90	<ul style="list-style-type: none"> Should the balance fall below £5,000, the account will earn no interest 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn
121	Access 60	<ul style="list-style-type: none"> Should the balance fall below £1,000, the account will be transferred to an Instant Tracker Instant access is allowed on balances over £10,000 60 days' notice is required for withdrawals/closures on balances below £10,000 or 60 days' interest will be forfeited on the amount withdrawn
124	Access 50	<ul style="list-style-type: none"> Should the balance fall below £5,000, the account will be transferred to an Instant Tracker Instant access is allowed on balances over £10,000 50 days' notice is required for withdrawals/closures on balances below £10,000 or 50 days' interest will be forfeited on the amount withdrawn

132	Access 65	<ul style="list-style-type: none"> • Should the balance fall below £1,000, the account will be transferred to an Instant Tracker • Instant access is allowed on balances over £10,000 • 65 days' notice is required for withdrawals/closures on balances below £10,000 or 65 days' interest will be forfeited on the amount withdrawn
307	Access 70	<ul style="list-style-type: none"> • Should the balance fall below £1,000, the account will be transferred to an Instant Tracker • Instant access is allowed on balances over £10,000 • 70 days' notice is required for withdrawals/closures on balances below £10,000 or 70 days' interest will be forfeited on the amount withdrawn
322	Saver 75	<ul style="list-style-type: none"> • Should the balance fall below £1,000, the account will be transferred to an Instant Tracker • 75 days' notice is required for withdrawals/closures or 75 days' interest will be forfeited on the amount withdrawn
373	Saver 60	<ul style="list-style-type: none"> • Should the balance fall below £1,000, the account will not earn any interest • 60 days' notice is required for withdrawals/closures or 60 days' interest will be forfeited on the amount withdrawn
381	Maturity Bonus	<ul style="list-style-type: none"> • Should the balance fall below £100, the account must be closed • 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 • A balance of £100 minimum must be maintained in the account to be eligible for the bonus • If the account is closed before the anniversary date, no bonus will be paid • This account is only available to existing customers whose Bond or Regular Saver is due for maturity
416	100 Day Notice Account	<ul style="list-style-type: none"> • Should the balance fall below £1000, the nominal rate of interest applies for balances above £50+. • 100 days' notice is required for withdrawals/closures or 100 days' interest will be forfeited on the amount withdrawn
398	Limited Access Bonus	<ul style="list-style-type: none"> • Should the balance fall below £100, the account must be closed • 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. • A balance of £100 minimum must be maintained in the account to be eligible for the bonus. If balance falls below this amount the account must be closed. • If the account is closed before the anniversary date, no bonus will be paid

Bonds		
Code	Product Name	Product Rules
385	Three Year Fixed Rate Bond	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • 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
380	Five Year Fixed Rate Bond	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • 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.
394	Two Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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
395	Three Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • 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
408	Five Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • 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.
412	One Year Fixed Rate Bond Issue 14	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the one-year period following account opening • 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
413	Two Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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

414	Three Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • 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
428	One Year Fixed Rate Bond Issue 15	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the one-year period following account opening • 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
429	Two Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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
430	Three Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • 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
431	Five Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • 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.
437	One Year Fixed Rate Bond Issue 16	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the one-year period following account opening • 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
438	Two Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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 two-year term
439	Three Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • The interest rate 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

440	Five Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • The interest rate 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
469	One Year Fixed Rate Bond Issue 17	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the one-year period following account opening • 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
474	Two Year Fixed Rate Bond Issue 9	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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 two-year term
475	Three Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • The interest rate 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
476	Five Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • The interest rate 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
481	One Year Fixed Rate Bond Issue 18	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the one-year period following account opening • 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
482	Two Year Fixed Rate Bond Issue 10	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the two-year period following account opening • 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 two-year term
483	Three Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made • No withdrawals are permitted in the three-year period following account opening • The interest rate 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

484	Five Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made • No withdrawals are permitted in the five-year period following account opening • The interest rate 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
491	One Year Fixed Rate Bond Issue 19	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made. • No withdrawals are permitted in the one-year term following the account opening. • 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.
492	Two Year Fixed Rate Bond Issue 11	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made. • No withdrawals are permitted in the two-year term following the account opening. • 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 two-year term.
493	Three Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> • No further deposits may be made during the three-year term once the initial investment has been made. • No withdrawals are permitted in the three-year term following the account opening. • The interest rate 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.
494	Five Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> • No further deposits may be made during the five-year term once the initial investment has been made. • No withdrawals are permitted in the five-year term following the account opening. • The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five year term.
516	One Year Fixed Rate Bond Issue 20	<ul style="list-style-type: none"> • No further deposits may be made during the one-year term once the initial investment has been made. • No withdrawals are permitted in the one-year term following the account opening. • 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.
517	Two Year Fixed Rate Bond Issue 12	<ul style="list-style-type: none"> • No further deposits may be made during the two-year term once the initial investment has been made. • No withdrawals are permitted in the two-year term following the account opening. • 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 two-year term.

Corporate		
Code	Product Name	Product Rules
417	Corporate One Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> • 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. • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the 12-month period following account opening • 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
418	Corporate Two Year Fixed Rate Bond	<ul style="list-style-type: none"> • 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. • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the 24-month period following account opening • 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 two-year term
453	Corporate One Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> • 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. • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the 12-month period following account opening • 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

454	Corporate Two Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> • 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. • No further deposits may be made during the two-year term once the initial investment has been made • No withdrawals are permitted in the 24-month period following account opening • 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 two-year term
397	Unincorporated One Year Fixed Rate Bond	<ul style="list-style-type: none"> • This account is only available for Unincorporated Bodies. These could be Partnerships, Sole Traders, Clubs and Associations (If one partner is a corporate body e.g. LLP or PLC then they can only open a Corporate or Deposit account). • No further deposits may be made during the one-year term once the initial investment has been made • No withdrawals are permitted in the 12-month period following account opening • 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