



First Account

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

First Account	Annual Variable Interest % AER*
£1+	1.25%



Account Name	First Account		
What is the interest rate? (*AER)	£1+		
<small>*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year</small>	1.25%		
	Interest is paid annually on 31st March.		
Can Dudley Building Society change the interest rate?	The interest rate on this account is variable and the Society may make changes to this rate at any time. We will notify you of any changes in accordance with the Terms & Conditions.		
What would the estimated balance be?	If you were to open this account with £1,000 and no further deposits or withdrawals were made you would earn £12.50 interest. This would result in a total balance of £1,012.50 .		
	Please note this is an illustration only and does not reflect your specific circumstances.		
How do I open and manage my account?			
Who is eligible?	This account is available to existing and new customers who are personal savers resident in the UK between the ages of 0-16 years of age. This account requires an operator if the saver is younger than 11 years old.		
How do I operate my account?	Any queries regarding your account can be dealt with via branch, email or telephone. Instructions on your account are required in person at branch or in writing.		
How do I open my savings account?	You may open your account at any one of our branches or via post.		
What is my minimum opening and operating balance?	£1	What's my maximum operating balance?	£30,000
What's my maximum investment?	£30,000		
Can I withdraw money?	Instant access withdrawals are permitted with this account. Parents or adults can sign for withdrawals until you are 16 or can sign it over to you from age 11 onwards. If you are 11 or older, you can open and operate your First Account in your own name. All withdrawals must be for the benefit of the account holder. You may sometimes be asked for additional information on any transaction relating to this account. We do this as an extra measure to make sure the account holder's interests are being protected.		
Additional information	At the age of 16 your account will automatically transfer to an Instant Tracker Account. At this time we will write to the account holder and operator (if applicable) with details of options available.		

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

▶ **01384 231414**

Full Terms & Conditions are available on request.

This leaflet is available in large print, Braille or audio if required. V1. Nov 28, 2016

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



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