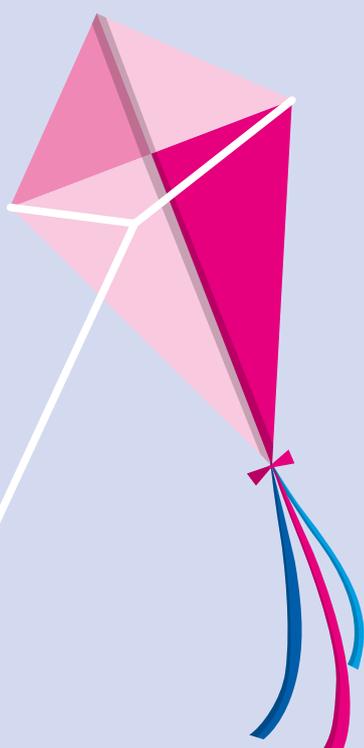




Five Year Fixed Rate ISA Issue 4

Make the most of our ISAs and maximise your tax free returns.

Five Year Fixed	Annual Fixed Interest %AER*
£100+	1.90%



Account Name	Five Year Fixed Rate ISA Issue 4		
What is the interest rate? (*AER)	1.90%		
<small>*AER stands for the Annual Equivalent Rate and illustrates what the interest rate</small>	Interest is paid annually on the anniversary of the account opening.		
Can Dudley Building Society change the interest rate?	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.		
What would the estimated balance be?	If you were to open this account with £1,000.00 and no further deposits or withdrawals were made, you would earn £19.00 interest each year. If you chose to have interest compounded, this would result in a total balance of £1,098.68 at the end of the term, this is due to earning interest on your interest each year.		
	If you were to open this account with £20,000.00 and no further deposits or withdrawals were made, you would earn £380.00 interest each year. If you chose to have interest compounded, this would result in a total balance of £21,973.58 at the end of the term, this is due to earning interest on your interest each year.		
	Please note the illustrations provided are based upon a 5 year investment and do not reflect specific circumstances.		
How do I open and manage my account?			
Who is eligible?	UK residents over the age of 16 are eligible to open a cash ISA. Further information about ISAs can be obtained on the HM Revenue & Customs website: www.hmrc.gov.uk		
	Only one Cash ISA can be opened with one ISA provider in any tax year.		
How do I operate my account?	Any queries regarding your account can be dealt with via branch, email or telephone. Instructions on your account are required in person at branch or in writing.		
How do I open my savings account?	You may open your account at any one of our branches or via post.		
What is my minimum opening and operating balance?	£100	What is my maximum operating balance?	£500,000
What is my maximum investment?	The maximum annual subscription is limited by HMRC and is £20,000 for the current tax year. This amount can be invested in either a Cash ISA or a Stocks & Shares ISA or be divided between the two.		
Can I withdraw money?	No withdrawals or closure during the five year term unless it is an ISA transfer out. A penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.		
Additional information	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.		

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, Jul 1, 2019

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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Branch offices: Brierley Hill | Dudley | Gornal Wood | Kingswinford | Perton

Protected