



# Savings

## INTEREST RATES

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These Interest Rates  
are effective from 30th January 2018



# safe and straightforward savings accounts designed with you in mind

## general information

Savers are reminded that all interest rates are subject to variation. If the balance falls below the minimum required for the account type, the account will automatically revert to the Instant Tracker account.

Please see specific Terms and Conditions before deciding which account best suits your needs.

We will only open new Accounts for residents of the United Kingdom with a registered UK address. If you open an account with us and later move outside of the United Kingdom you will be unable to keep your account(s) open. This excludes ISA/ NISA and JISA's.

'AER' stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Interest is paid annually unless otherwise stated.

\* Instant Tracker and Deposit Tracker are Payment Accounts. Please refer to the Society's Savings Terms & Conditions for a more detailed explanation about Payment Accounts.

## the Financial Services Compensation Scheme – protecting your savings

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. In general, individuals and small companies can claim compensation from FSCS. In the case of deposits, large companies are also able to claim compensation, although some exclusions may apply. We will remind you of this Scheme annually. Please see the Financial Services Compensation Scheme's 'How FSCS Protects Your Money' booklet, which is available in our Branches or our website, for details.

Your eligible deposits with Dudley Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

Any deposits you hold above the limit are unlikely to be covered.

For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

Please ask at your local branch or call a member of our Customer Service Team on 01384 231414 for further information or visit the FSCS website, [www.fscs.org.uk](http://www.fscs.org.uk).

## notification of interest rate changes

Please check interest rates being offered by the Society to ensure that you are getting the best return for your money. If in doubt, please ask for assistance from a member the team. Changes in interest rates are published in the Express & Star and Dudley/ Stourbridge/ Halesowen Newsgroup newspapers.

## traditional passbook operated accounts

**Our gimmick-free savings accounts are designed to ensure your savings stay safe, pay competitive rates of interest and provide you with a range of options to meet your various needs.**

Please feel free to discuss the suitability of our savings accounts by calling into your local branch or telephoning our Customer Services Team on 01384 231 414.

You can find out more about us at [www.dudleybuildingsociety.co.uk](http://www.dudleybuildingsociety.co.uk) which has details of all our latest offers. As well as savings accounts, you can arrange your Home Insurance through the Dudley, as well as Will Writing, Estate Planning and Financial Advice.

Call into your local Dudley Building Society Branch with your initial deposit and proof of identification. Complete an application form and start saving today. Please note that at busy times an appointment may be required.

BONDS		Tier	Rate
FIVE YEAR FIXED RATE BOND		£5,000+	2.00%
THREE YEAR FIXED RATE BOND ISSUE 2		£5,000+	1.61%
TWO YEAR FIXED RATE BOND ISSUE 5		£5,000+	1.46%
ONE YEAR FIXED RATE BOND ISSUE 13		£5,000+	1.31%
CHILDRENS ACCOUNTS		Tier	Rate
JUNIOR EASY SAVER		up to £150 per month	3.50%
CASH JUNIOR ISA		£2,500+	2.50%
		£100+	1.40%
FIRST ACCOUNT		£1+	1.25%
INSTANT ACCESS		Tier	Rate
LIMITED ACCESS BONUS		£100+(Incl. Bonus)	0.80%
		£100+(Excl. Bonus)	0.10%
EASY ACCESS SAVER		£25,000+	0.70%
		£10,000+	0.55%
		£1,000+	0.40%
INSTANT TRACKER		£500+	0.10%
		£50+	0.05%
ISAS		Tier	Rate
FIVE YEAR FIXED RATE ISA		£100+	2.00%
ONE YEAR FIXED RATE ISA LOYALTY		£100+	1.36%
ONE YEAR FIXED RATE ISA		£100+	1.31%
CASH ISA 45 LOYALTY		£100+	1.11%
CASH ISA 45 ISSUE 5		£100+	1.06%
CASH ISA INSTANT LOYALTY		£100+	1.01%
CASH ISA INSTANT ISSUE 10		£100+	0.96%
NOTICE ACCOUNTS		Tier	Rate
SAVER 65		£50,000+	1.00%
		£10,000+	0.85%
		£1,000+	0.55%
SAVE & SPONSOR		£100,000+	0.50%
		£50,000+	0.35%
		£25,000+	0.20%
		£10,000+	0.10%
		£500+	0.05%
SPEEDWAY SAVER		£25,000+	0.20%
		£10,000+	0.10%
		£100+	0.05%
REGULAR SAVINGS		Tier	Rate
YOUNG REGULAR SAVER		up to £350 per month	2.00%
ONE YEAR REGULAR SAVER 4		£500 per month	1.50%

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BUSINESS & COMMUNITY ACCOUNTS	Tier	Rate
<b>CORPORATE ONE YEAR FIXED RATE BOND ISSUE 2</b>	£50,000+	1.41%
<b>UNINCORPORATED ONE YEAR FIXED RATE BOND</b>	£5,000+	1.31%
<b>UNINCORPORATED 35 DAY NOTICE ACCOUNT</b>	£25,000+	0.70%
	£1,000+	0.40%
<b>CORPORATE 35 DAY NOTICE ACCOUNT</b>	£25,000+	0.60%
	£1,000+	0.30%
<b>UNINCORPORATED INSTANT ACCOUNT</b>	£500+	0.10%
	£50+	0.05%
<b>DEPOSIT TRACKER</b>	£500+	0.10%
	£50+	0.05%



## Branch offices

Open Monday, Tuesday, Thursday and Friday: 9.00am - 5.00pm

Wednesday: 9.30am - 5.00pm

Saturday: 9.00am - 12.00pm

### Brierley Hill

107 High Street, Brierley Hill DY5 3AU

**Tel: 01384 70420**

brierleyhill@dudleybuildingsociety.co.uk

### Kingswinford

1 Townsend Place, Kingswinford DY6 9JL

**Tel: 01384 278326**

kingswinford@dudleybuildingsociety.co.uk

### Dudley

Dudley House, Stone Street, Dudley DY1 1NP

**Tel: 01384 253034**

dudley@dudleybuildingsociety.co.uk

### Perton

6 Anders Square, Perton WV6 7QH

**Tel: 01902 755566**

perton@dudleybuildingsociety.co.uk

### Gornal Wood

20 Abbey Road, Gornal Wood DY3 2PG

**Tel: 01384 214671**

gornalwood@dudleybuildingsociety.co.uk



Protected

☎ 01384 231414 | 🐦 @DudleyBS | ✉ enquiries@dudleybuildingsociety.co.uk | dudleybuildingsociety.co.uk

**Principal Office:** Dudley Building Society | 7 Harbour Buildings | The Waterfront | Brierley Hill | DY5 1LN