



# Instant Tracker

If you need to have your savings available on demand, our instant access accounts give you that total flexibility.

Instant Tracker	Annual Variable Interest % AER*
£50+	0.05%
£500+	0.10%



<b>Account Name</b>	Instant Tracker		
<b>What is the interest rate? (*AER)</b> <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>	£50+	£500+	
	0.05%	0.10%	
	Interest is paid annually on 31st March.		
<b>Can Dudley Building Society change the interest rate?</b>	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. The interest rate is guaranteed never to fall more than 5% below the Bank of England Base Rate. (Bank of England Base Rate can be found at bankofengland.co.uk)		
<b>What would the estimated balance be?</b>	If you were to open this account with <b>£50</b> and no further deposits or withdrawals were made you would earn <b>£0.03</b> interest. This would result in a total balance of <b>£50.03</b> .		
	If you were to open this account with <b>£500</b> and no further deposits or withdrawals were made you would earn <b>£0.50</b> interest. This would result in a total balance of <b>£500.50</b> .		
	Please note the illustrations provided are based upon a 12 month investment and do not reflect your specific circumstances.		
<b>How do I open and manage my account?</b>			
<b>Who is eligible?</b>	This account is available to existing and new customers over the age of 16 who are personal savers resident in the UK.		
<b>How do I operate my account?</b>	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.		
<b>How do I open my savings account?</b>	You may open your account at any one of our branches or via post.		
<b>What is my minimum opening and operating balance?</b>	£50	<b>What is my maximum operating balance?</b>	£500,000
<b>What is my maximum investment?</b>	£500,000		
<b>Can I withdraw money?</b>	Instant access withdrawals are permitted with this account. Balances below £50 will earn no interest.		
<b>Additional information</b>	Instant Tracker is a Payment Account. Please refer to the Society's Savings Terms and Conditions for a more detailed explanation about Payment Accounts.		

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.** V4, Sep 3, 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.



▶ @DudleyBS | ✉ enquiries@dudleybuildingsociety.co.uk | dudleybuildingsociety.co.uk

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

Protected