30 Day Notice Cash ISA Issue 4 - 1259

Notice ISA	Annual Variable Interest % AER*
£100+	3.70%

Key features

- Save up to £500,000.
- 3.70% on balances £100+.
- Interest is paid **annually** on 30th September.
- £100 minimum opening balance.

*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.

What you will need:

- ✓ Your address details for the last 3 years, including postcodes.
- ✓ Your National Insurance Number.

To apply, you must:

- ✓ Be 18 or over.
- ✓ Be a personal saver who is resident in the UK.

Product Details

Account name

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What is the interest rate? AER*

3.70% annual interest rate* on balances £100+.

Interest is paid **annually** on 30th September.

(*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year)

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 **£37.00** interest. This would result in a total balance of **£1,037.00**.

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 new and existing individual personal savers resident in the UK who are 18 or over.

How do I open my savings account?

You may open your account at any one of our branches or via post.

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.

What is my minimum opening and operating balance?

£100.

What is my maximum operating balance?

£500,000.

What is my maximum investment?

£500,000.

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. The maximum overall subscription must not exceed £20,000 across all ISA accounts you hold with any provider.

Can I withdraw money?

You can withdraw your money at any time, but must give 30 days' notice to avoid an interest penalty. If you do not give 30 days' notice for withdrawals, there will be an interest penalty of 30 days' on the amount withdrawn. If you have insufficient accrued interest to cover the penalty due, the remaining amount will be deducted from your account balance on closing your account or when interest is next due to be added to it.

You may make a withdrawal in person at a branch or in writing.

Additional Information

Further information about ISAs can be obtained on the HM Revenue & Customs website www.hmrc.gov.uk.

We accept ISA transfers into this account. To find out more about our ISA transfer procedure, visit our ISA transfers page linked below. https://www.dudleybuildingsociety.co.uk/savings/existing-customers/isa-transfers/.

If you give notice to withdraw money from your account, you will have 7 days to withdraw the requested amount once your notice expires. If you do not make a withdrawal within 7 days, you will be required to give 30 days' notice again or pay the 30 day interest penalty for instant access to your funds.

If you would like to discuss this savings account, please visit your local branch or call 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.

Email: enquiries@dudleybuildingsociety.co.uk | **Website:** dudleybuildingsociety.co.uk

Bridgnorth | Brierley Hill | Dudley | Gornal Wood | Kingswinford | Perton

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.