Five Year Fixed Rate Bond Issue 23 – 1295

Fixed Rate Bond	Annual Fixed Interest % AER*
£1,000+	4.40%

Key features

- Save up to £1,000,000.
- 4.40% on balances £1,000+.
- Interest is paid on the anniversary of account opening and at the end of the 5 year term.
- £1,000 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 mobile phone number.

To apply, you must:

- ✓ Be 16 or over.
- ✓ Be a personal saver who is resident in the UK.

Product Details

Account name

Five Year Fixed Rate Bond Issue 23 - 1295

What is the interest rate? AER*

4.40% annual interest rate* on balances £1,000+.

Interest is paid on the anniversary of account opening and at the end of the 5 year term.

(*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 fixed for the 5 year term. The Society does not have the right to change this interest rate during the 5 year term.

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 **£44.00** interest each year. If you choose to have interest compounded, this would result in a total balance of **£1,240.24** at the end of the term, this is due to earning interest on your interest each year.

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 16 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?

£1,000.

What is my maximum operating balance?

£1,000,000.

What is my maximum investment?

£1,000,000.

Can I withdraw money?

No withdrawal or account closure is permitted during the 5 year term following account opening.

Additional Information

At the end of the 5 year term, you can invest in another account with the Society or withdraw your money. Prior to your account maturing, we will provide you with details of other accounts available. If you do not tell us what you would like to do with the funds, your funds will be transferred into the default maturity account that is available at the time of maturity, but you may not receive the same interest rate.

No further deposits may be made during the term once the initial investment has been made.

We also offer a monthly interest version of this product, please contact our customer service team for more details.

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.