

## Instant Tracker – 112

Instant Access	Annual Variable Interest % AER*
£50+	1.00%
£500+	1.05%

### Key features

- Save up to £500,000.
- 1.00% on balances £50+.
- 1.05% on balances £500+.
- Interest is paid **annually** on the 31st March.
- £50 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

Instant Tracker – 112

### What is the interest rate? AER\*

1.00% annual interest rate\* on balances £50+.

1.05% annual interest rate\* on balances £500+.

Interest is paid **annually** on the 31st March.

(\*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 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](http://bankofengland.co.uk)).

### What would the estimated balance be?

If you were to open this account with **£50** and no further deposits or withdrawals were made you would earn **£0.50** interest. This would result in a total balance of **£50.50**.

If you were to open this account with **£500** and no further deposits or withdrawals were made you would earn **£5.25** interest. This would result in a total balance of **£505.25**.

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?

£50.

### What is my maximum operating balance?

£500,000.

### What is my maximum investment?

£500,000.

### Can I withdraw money?

Instant access withdrawals are permitted with this account.

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

### Additional Information

Additional investments are permitted.

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](mailto:enquiries@dudleybuildingsociety.co.uk) | **Website:** [dudleybuildingsociety.co.uk](http://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.

