

## 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**