1 Access Club and Community Bonus Saver - 1216

Bonus	Annual Variable Interest % AER*
£1,000+	3.10%

Key features

- Save up to £500,000.
- 3.10% excluding bonus on £1,000+
  3.55% including bonus on £1,000+.
- Interest is paid **annually** on the anniversary of account opening.
- £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:

- ✓ Have the authority to open an account.
- ✓ Be an Unincorporated customer.

Product Details

Account name

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What is the interest rate? AER*

3.10% annual interest rate* excluding bonus on £1,000+
3.55% annual interest rate* including bonus on £1,000+.

Interest is paid **annually** on the anniversary of account opening.

Excluding Bonus interest is paid annually on anniversary date. Including Bonus interest is paid annually on anniversary date subject to no more than 1 withdrawals within year and minimum balance being held.

(*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?

Excluding Bonus: If you were to open this account with £1,000 and no further deposits or withdrawals were made you would earn £31.00 interest. This would result in a total balance of £1,031.00.

Including Bonus: If you were to open this account with £1,000 and no further deposits or withdrawals were made you would earn £35.50 interest. This would result in a total balance of £1,035.50.

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 unincorporated customers based in the UK.

Only one account per person can be opened.

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?

£500,000.

What is my maximum investment?

£500,000.

Can I withdraw money?

Instant access withdrawals are permitted with this account, however, only a maximum of 1 withdrawals are permitted within a 12 month period, which will start from the date the account was opened. If more than 1 withdrawals are placed within this 12 month period, the bonus shall be lost. A minimum balance of £1,000 must be maintained in the account to be eligible for the bonus. If balance falls below this amount, the account must be closed.

Additional Information

Additional investments are permitted.

If the account is closed before the anniversary date – no bonus will be paid.

Unincorporated bodies could be Partnerships, Sole Traders, Clubs and Associations. If one partner is a corporate body e.g. LLP or PLC then they can only open a Corporate or Deposit account.

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.