Two Year Fixed Rate ISA Issue 46 - 1271

Fixed Rate ISA	Annual Fixed Interest % AER*
£100+	4.25%

Key features

- Save up to £500,000.
- 4.25% on balances £100+.
- Interest is paid on the anniversary of account opening and at the end of the 2 year term.
- £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

Two Year Fixed Rate ISA Issue 46 - 1271

What is the interest rate? AER*

4.25% annual interest rate* on balances £100+.

Interest is paid on the anniversary of account opening and at the end of the 2 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 2 year term. The Society does not have the right to change this interest rate during the 2 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 **£42.50** interest each year. If you choose to have interest compounded, this would result in a total balance of **£1,086.81** 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 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?

No withdrawals or account closure is permitted during the 2 year term following account opening, unless you request an ISA transfer out. A penalty of 180 days interest will be charged upon all requests and notice cannot be served.

Additional Information

Before maturity, we will inform you about available accounts if you wish to reinvest in another account with the Society. If you do not specify what you would like to do with the funds, your funds will be transferred to the default maturity account available at the time, but you may not receive the same interest rate.

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/.

Transfer in requests must be received within 14 days of the account open date. After this date, a transfer in cannot be completed.

Additional subscriptions are permitted to add the full HMRC allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions 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 | **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.