



Junior Easy Saver

We are doing all we can to promote good savings habits among the younger generation. That includes an exclusive range of accounts for younger savers.

Junior Easy Saver	Annual Variable Interest % AER*
£150pm	3.50%



Account Name	Junior Easy Saver		
What is the interest rate? (*AER)	3.50%		
<small>*AER stands for the Annual Equivalent Rate and illustrates what the interest rate</small>	Interest is added to your account on the anniversary of account opening.		
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?	If you were to open this account with the maximum opening balance of £150 and made the maximum investment of £150 on the 1st of each month, the total amount deposited over the 12 month period would be £1,800 earning you £34.05 interest. This would result in a total balance of £1,834.05 .		
	Please note the illustrations provided are based upon a 12 month investment and do not reflect your specific circumstances		
How do I open and manage my account?			
Who is eligible?	This account is available to existing and new customers who are personal savers resident in the UK between the ages of 0-16 years of age. This account requires an operator if the saver is younger than 11 years old. If you already have any other Junior Easy Saver account with the Society, you are not eligible to open this account.		
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.		
How do I open my savings account?	You may open your account at any one of our branches or via post.		
What is my minimum opening and operating balance?	£10	What is my maximum operating balance?	£1800
What is my maximum investment?	£150 per month		
Can I withdraw money?	The term of this product is one year. During this time, no withdrawals are permitted unless the account is closed. All withdrawals must be for the benefit of the account holder. You may sometimes be asked for additional information on any transaction relating to this account. We do this as an extra measure to make sure the account holder's interests are being protected. On the account anniversary funds will automatically be reinvested into a Junior Easy Saver Instant Access 2 Account. At this time we will write to you (and the operator if your account has one) detailing other accounts available to you. We may also require additional identification from you at this time.		
Additional information	If you turn 16 during the Junior Easy saver 12 month period; on the account anniversary, funds will automatically be reinvested into an adult Easy Saver Instant Access 2 Account. At this time we will write to you (and the operator if your account has one) detailing other accounts available to you. We may also require additional identification from you at this time.		

Please feel free to discuss this savings account by calling into your local branch or telephoning 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. V8, Jul 8, 2019

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.



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