



# Limited Access Bonus

Bonus account for new and existing members.

Limited Access	Annual Variable Interest % AER*
£100+(Excl. Bonus)	0.10%
£100+(Incl. Bonus)	0.80%



<b>Account Name</b>	Limited Access Bonus	
<b>What is the interest rate? (*AER)</b>	£100+(Excl. Bonus)	£100+(Incl. Bonus)
<small>*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year</small>	0.10%	0.80%
	Interest and bonus is added to your account on the anniversary of account opening.	
<b>Can Dudley Building Society change the interest rate?</b>	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.	
<b>What would the estimated balance be?</b>	Excluding Bonus: If you were to open this account with <b>£1,000</b> and no further deposits or withdrawals were made you would earn <b>£1.00</b> interest. This would result in a total balance of <b>£1,001.00</b> .	
	Including Bonus: If you were to open this account with <b>£1,000</b> and no further deposits or withdrawals were made you would earn <b>£8.00</b> interest. This would result in a total balance of <b>£1,008.00</b> .	
	Please note this is an illustration only and does not reflect your specific circumstances.	
<b>How do I open and manage my account?</b>		
<b>Who is eligible?</b>	This account is available to existing and new customers over the age of 16 who are personal savers resident in the UK.	
<b>How do I operate my account?</b>	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.	
<b>How do I open my savings account?</b>	You may open your account at any one of our branches or via post.	
<b>What is my minimum opening and operating balance?</b>	£100	<b>What is my maximum operating balance?</b> £500,000
<b>What is my maximum investment?</b>	£500,000 (representing the overall limit of savings with the Society for each individual)	
<b>Can I withdraw money?</b>	Instant access withdrawals are permitted with this account, however, only a maximum of three withdrawals are permitted within a 12 month period, starting from the date the account was opened, to benefit from the bonus interest rate. If more than three withdrawals are placed within this 12 month period the bonus shall be lost. A balance of £100 minimum must be maintained in the account to be eligible for the bonus, if balance falls below this amount the account must be closed.	
<b>Additional information</b>	If the account is closed before the anniversary date - no bonus will be paid.	

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.** V1, Jan 19, 2018

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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**Branch offices:** Brierley Hill | Dudley | Gornal Wood | Kingswinford | Perton

Protected