

## **Young Regular Saver**

Putting a little away every month is a great way to build up your savings – whether you're saving for something special or for a rainy day.

Young Regular Saver	Annual Variable Interest % AER*
£350pm	2.00%





Account Name	Young Regular Saver	
What is the interest rate? (*AER)	£350 per month	
*AER stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year	2.00%	
	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 £350 and made the maximum investment of £350 on the 1st of each month, the total amount deposited over the 12 month period would be £4,200 earning you £45.39 interest. This would result in a total balance of £4,245.39.	
	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 only availble to customers aged 16 to 20. If you already have any other regular saver account with the Society, you are not eligible to open this account. Only one account per person is permitted. This account is available to existing and new customers who are personal savers resident in the UK.	
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?	£100 What is my maximum opening balance? £350	
What is my maximum investment?	£350 per month	
Can I withdraw money?	No withdrawals are permitted in the first 12 months unless the account is closed. Prior to the anniversary of your Young Regular Saver being opened we will provide you with details of other accounts available to you.	
Additional information	You are not obliged to save into your account every month and you will not be penalised if you miss a monthly deposit.	

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. v2. Nov 9, 2017

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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