

# Closed Issue Feature Guide (External)

Instant Access		
Code	Product Name	Product Rules
12	Fully Paid Share	<ul style="list-style-type: none"> <li>Should the balance fall below £1, the account will earn no interest</li> <li>Instant Access</li> </ul>
13	Extra Special	<ul style="list-style-type: none"> <li>Should the balance fall below £10, the account will earn no interest</li> <li>Instant Access</li> </ul>
37	Super 60	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>Instant Access</li> </ul>
43	50 Plus Tracker	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest.</li> <li>Instant Access</li> </ul>
44	50 Plus Tracker (M)	<ul style="list-style-type: none"> <li>Should the balance fall below £25,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>Monthly interest to be paid to another Dudley Building Society account or bank account</li> </ul>
99	Flexi Saver	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £10, the account will earn no interest</li> <li>Instant Access</li> </ul>
399	Easy Access Saver	<ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the nominal rate of interest applies. If the balance falls below £50, the account will earn no interest</li> <li>Instant Access</li> </ul>
548	Easy Access Saver Issue 2	<ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the nominal rate of interest applies. If the balance falls below £50, the account will earn no interest</li> <li>Instant Access</li> </ul>
597	Instant Access Maturity	<ul style="list-style-type: none"> <li>Should the balance fall below £50, the account will earn no interest.</li> <li>Interest paid on 31<sup>st</sup> March.</li> <li>Maturities only</li> </ul>

598	Instant Access Maturity Online	<ul style="list-style-type: none"> <li>• Should the balance fall below £50, the account will earn no interest.</li> <li>• Interest paid on 31<sup>st</sup> March.</li> <li>• Maturities only</li> </ul>
107	Loyalty Account	<ul style="list-style-type: none"> <li>• Should the balance fall below £1, the account will earn no interest</li> <li>• Instant Access</li> </ul>
576	Instant Access Online F & F	<ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant Access</li> </ul>
763	Easy Access Saver Issue 3	<ul style="list-style-type: none"> <li>• Additional investments are permitted and instant access withdrawals are allowed</li> <li>• Should the balance fall below £1,000, the account will earn no interest</li> </ul>
765	Easy Access Saver Online	<ul style="list-style-type: none"> <li>• Additional investments are permitted and instant access withdrawals are allowed</li> </ul>

Cash ISA		
Code	Product Name	Product Rules
203	Regular Saver Cash ISA	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Minimum monthly subscription is £10 and maximum monthly subscription is based on HMRC maximum subscription</li> <li>• If one payment is missed during the 12-month tax year, the account will be transferred to a Cash ISA Instant</li> </ul>
202	Cash ISA – TRISHA	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
217	Cash ISA Transfer	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
200	Cash ISA – 30 Day Notice	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
215	Cash ISA – 30 Day Notice	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
332	Cash NISA 30 Day Notice	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>

350	Cash ISA Instant Issue 3 APS	<ul style="list-style-type: none"> <li>• Instant access</li> <li>• The allowance is calculated depending on the date of death of the deceased ISA investor. Where the ISA investor died between 3 December 2014 and 5 April 2018, the APS allowance equals the value of the ISA(s) at the date of death. Where the ISA investor died on or after 6 April 2018, any ISA(s) held may remain open as a continuing account of a deceased investor, referred to here as a continuing ISA. The APS allowance equals the higher of the value of the ISA(s) at the date of death or the value of the ISA(s) at the date the ISA(s) cease(s) to be a continuing ISA.</li> <li>• ISA transfer in requests are not permitted from external providers.</li> </ul>
352	Cash ISA 30 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
356	Cash ISA 30 Day Notice Issue 3	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
358	Cash ISA 30 Day Notice Issue 4	<ul style="list-style-type: none"> <li>• Should the balance fall below the minimum allowed, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
367	Cash ISA 45 Day Notice	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
376	Cash ISA 45 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>

378	Cash ISA 45 Day Notice Issue 3	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
390	Cash ISA 45 Day Notice Issue 4	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
201	Cash ISA Instant	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
216	Cash ISA – Instant	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
321	Cash ISA Instant Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
330	Cash NISA Instant Issue 3	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
351	Cash ISA Instant Issue 4	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
357	Cash ISA Instant Issue 5	<ul style="list-style-type: none"> <li>• Should the balance fall below the minimum allowed, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>

368	Cash ISA Instant Issue 6	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
377	Cash ISA Instant Issue 7	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
379	Cash ISA Instant Issue 8	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
391	Cash ISA Instant Issue 9	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
392	Five Year Fixed Rate ISA	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
403	Cash ISA 45 Loyalty	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closure or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> <li>• Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018</li> </ul>

404	Cash ISA Instant Loyalty	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> <li>• Product only available for existing customers who held a live account (ISA or non-ISA) prior to 31/01/2018</li> </ul>
401	Cash ISA 45 Day Notice Issue 5	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
402	Cash ISA Instant Issue 10	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
409	Five Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul>
427	Five Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>

436	Five Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
419	Cash ISA 45 Day Notice Issue 6	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
420	Cash ISA Instant Issue 11	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
473	Five Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>



480	Five Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
489	Three Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the three-year term. The Society does not have the right to change the interest during the three-year term.</li> </ul>
490	Five Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest during the five-year term.</li> </ul>
485	Cash ISA 45 Issue 7	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>

486	Cash ISA Instant Issue 12	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
207	Cash ISA Instant Deceased	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Cash ISA Instant will convert to this account on the registering of the death certificate</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
327	Cash ISA 30 Day Notice Deceased	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• ISA transfers in allowed</li> <li>• HMRC maximum subscription</li> <li>• Customers only transferred to this product when they are deceased so the account would stop being tax free in line with regulation.</li> </ul>
515	Cash ISA Instant Issue 13	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
533	Cash ISA Instant Issue 14	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
543	Two Year Fixed Rate ISA Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>

586	Two Year Fixed Rate ISA Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
587	18 Month Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
592	18 Month Fixed Rate ISA Online	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>

606	One Year Fixed Rate ISA Issue 14	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
607	Two Year Fixed Rate ISA Issue 12	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
608	18 Month Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>

625	One Year Fixed Rate ISA Issue 15	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
626	Two Year Fixed Rate ISA Issue 13	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
627	18 Month Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
567	Cash ISA Instant Issue 15	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>

616	Cash ISA Instant Access Issue 16	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> <li>• Available for new and existing customers from 1st December 2021.</li> </ul>
617	Cash ISA 45 Day Notice Issue 8	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> <li>• Available for new and existing customers from 1st December 2021.</li> </ul>
618	Cash ISA Instant Access Online	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> <li>• Available for new and existing customers from 1st December 2021.</li> </ul>
619	Cash ISA 45 Day Notice Online	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> <li>• Available for new and existing customers from 1st December 2021.</li> </ul>
631	One Year Fixed Rate ISA Issue 16	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

632	Two Year Fixed Rate ISA Issue 14	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
633	18 Month Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
636	18 Month Fixed Rate ISA Online Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
650	Cash ISA Instant Access Issue 18	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
651	Cash ISA 45 Day Notice Issue 9	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn.</li> </ul>

		<ul style="list-style-type: none"> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
652	Cash ISA Instant Access Online Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
653	Cash ISA 45 Day Notice Online Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>

656	One Year Fixed Rate ISA Issue 17	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
657	Two Year Fixed Rate ISA Issue 15	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
658	18 Month Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> </ul>



		<ul style="list-style-type: none"> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
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666	One Year Fixed Rate ISA Issue 18	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
667	Two Year Fixed Rate ISA Issue 16	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
668	18 Month Fixed Rate ISA Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>

680	One Year Fixed Rate ISA Issue 19	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
681	Two Year Fixed Rate ISA Issue 17	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
682	18 Month Fixed Rate ISA Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>

683	One Year Fixed Rate ISA Online Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
685	18 Month Fixed Rate ISA Online Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
700	One Year Fixed Rate ISA Issue 20	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

701	Two Year Fixed Rate ISA Issue 18	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer requests must be received within 14 days of the account open date. After this date, an ISA transfer cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
702	18 Month Fixed Rate ISA Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
703	One Year Fixed Rate ISA Online Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

704	Two Year Fixed Rate ISA Online Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer requests must be received within 14 days of the account open date. After this date, an ISA transfer cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
705	18 Month Fixed Rate ISA Online Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
712	One Year Fixed Rate ISA Issue 21	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers are not permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

713	Two Year Fixed Rate ISA Issue 19	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted .</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
714	18 Month Fixed Rate ISA Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
715	One Year Fixed Rate ISA Online Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
716	Two Year Fixed Rate ISA Online Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>

717	18 Month Fixed Rate ISA Online Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
739	One Year Fixed Rate ISA Issue 22	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
740	Two Year Fixed Rate ISA Issue 20	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
741	18 Month Fixed Rate ISA Issue 12	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>



742	One Year Fixed Rate ISA Online Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
743	Two Year Fixed Rate ISA Online Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
744	18 Month Fixed Rate ISA Online Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests will not be permitted.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
745	One Year Fixed Rate ISA Issue 23	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

746	One Year Fixed Rate ISA Issue 24	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
747	Two Year Fixed Rate ISA Issue 21	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
748	Two Year Fixed Rate ISA Issue 22	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>

749	18 Month Fixed Rate ISA Issue 13	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18 month term unless it is an ISA transfer. The penalty of 70 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the 18 month term. The Society does not have the right to change the interest during the 18 month term.</li> </ul>
750	18 Month Fixed Rate ISA Issue 14	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18 month term unless it is an ISA transfer. The penalty of 70 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the 18 month term. The Society does not have the right to change the interest during the 18 month term.</li> </ul>
757	One Year Fixed Rate ISA Online Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

758	Two Year Fixed Rate ISA Online Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
759	18 Month Fixed Rate ISA Online Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18 month term unless it is an ISA transfer. The penalty of 70 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the 18 month term. The Society does not have the right to change the interest during the 18 month term.</li> </ul>
771	One Year Fixed Rate ISA Issue 25	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
772	Two Year Fixed Rate ISA Issue 23	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> </ul>

		<ul style="list-style-type: none"> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
777	One Year Fixed Rate ISA Online Issue 12	<ul style="list-style-type: none"> <li>No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription.</li> <li>ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
778	Two Year Fixed Rate ISA Online Issue 12	<ul style="list-style-type: none"> <li>No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription.</li> <li>ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
812	One Year Fixed Rate ISA Issue 27	<ul style="list-style-type: none"> <li>No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription.</li> <li>ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> <li>Available to maturity customers only</li> </ul>
813	Two Year Fixed Rate ISA Issue 24	<ul style="list-style-type: none"> <li>No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>HMRC maximum subscription.</li> </ul>

		<ul style="list-style-type: none"> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
814	Two Year Fixed Rate ISA Issue 25	<ul style="list-style-type: none"> <li>• interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> <li>• Available to maturity customers only.</li> </ul>
820	One Year Fixed Rate ISA Online Issue 14	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one year term unless it is an ISA transfer. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> <li>• Maturity Customers only.</li> </ul>
821	Two Year Fixed Rate ISA Online Issue 13	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>

822	Two Year Fixed Rate ISA Online Issue 14	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> <li>• Available to maturity customers only</li> </ul>
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Children's Accounts		
Code	Product Name	Product Rules
93	Young Savers	<ul style="list-style-type: none"> <li>• Instant Access</li> <li>• Account will be signed over to the child at age 7</li> <li>• Account will be transferred to an Instant Tracker once the account holder reaches 25 years</li> </ul>
319	Junior Easy Saver Instant Access	<ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant access</li> <li>• Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>• Product only available for customers maturing from a Junior Easy Saver</li> <li>• Should the balance fall below the minimum allowed, the account will earn no interest</li> </ul>
349	Junior Easy Saver Instant Access 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant access</li> <li>• Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>• Account only available for customers maturing from the Junior Easy Saver Instant Access account</li> </ul>
318	Junior Easy Saver	<ul style="list-style-type: none"> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• This account requires an operator if the saver is younger than 11 years old</li> <li>• Maximum monthly subscription is £150</li> <li>• On the account anniversary funds will automatically be reinvested into a Junior Easy Saver Instant Access 2 Account</li> <li>• If the account holder turns 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</li> <li>• If the account holder already has any other Junior Easy Saver accounts with the Society, they are not eligible to open this account.</li> </ul>
370	Young Regular Saver	<ul style="list-style-type: none"> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• Maximum monthly subscription is £350. Customer is not obliged to save into the account every month and will not be penalised if they miss a monthly deposit</li> <li>• This account is only available 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</li> </ul>



Monthly Savers		
Code	Product Name	Product Rules
95	Save to Buy	<ul style="list-style-type: none"> <li>Should the balance fall below £50, the nominal rate of interest applies</li> <li>Instant access</li> </ul>
111	Regular Saver	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will earn no interest</li> <li>Minimum monthly subscription is £10 with a maximum monthly subscription of £500</li> <li>If one month payment is missed during the 12 month anniversary period, the account will be transferred to an Instant Tracker</li> <li>Only one withdrawal allowed per anniversary year</li> </ul>
334	Regular Saver Instant Access	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will earn no interest</li> <li>Maximum monthly subscription is £500. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>Instant access</li> </ul>
336	One Year Regular Saver Instant Access 2	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will earn no interest</li> <li>Maximum monthly subscription is £250. You are not obliged to save into the account every month and you will not be penalised if you miss a deposit</li> <li>Instant access</li> <li>Account only available for customers maturing from the One Year Regular Saver 2 account</li> </ul>
348	Easy Saver Instant Access 2	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will earn no interest</li> <li>Maximum monthly subscription is £300. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>Instant access</li> <li>Account only available for customers maturing from the Easy Saver Instant Access, Junior Easy Saver, Junior Easy Saver Instant Access or Junior Easy Saver Instant Access 2 accounts</li> </ul>
360	One Year Regular Saver 3 Instant Access	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account will earn no interest</li> <li>Maximum monthly subscription is £400. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>Instant access</li> </ul>

654	One Year Regular Saver Issue 7	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £250. Customer is not obliged to save into the account every month and will not be penalised if they miss a deposit</li> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• This account is only available to customers over the age of 16. Only one account per person is permitted.</li> <li>• Customer cannot open an account if they already have a regular saver type of account with the Society.</li> </ul>
655	One Year Regular Saver Online Issue 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £50, the account will earn no interest</li> <li>• Maximum monthly subscription is £250. Customer is not obliged to save into the account every month and will not be penalised if they miss a monthly deposit</li> <li>• No withdrawals are permitted during the one-year term unless the account is closed.</li> <li>• This account is only available to customers over the age of 16. Only one account per person is permitted.</li> <li>• Customer cannot open an account if they already have a regular saver type of account with the Society.</li> </ul>

Limited Access		
Code	Product Name	Product Rules
39	28 Day Special	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn</li> </ul>
40	28 Day Special (M)	<ul style="list-style-type: none"> <li>Should the balance fall below £25,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>Monthly interest to be paid into a different Dudley Building Society account or a bank account</li> <li>28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn</li> </ul>
61	Tracker 90 II	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> </ul>
68	Easy Access 2	<ul style="list-style-type: none"> <li>Should the balance fall below £10,000, the nominal rate of interest applies. If the balance falls below £1, the account will earn no interest</li> <li>A maximum of 3 withdrawals are allowed per financial year (APR-MAR)</li> </ul>
88	Instant Six	<ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will earn no interest</li> <li>A maximum of 6 instant access withdrawals are allowed per financial year (APR-MAR)</li> </ul>
108	Select 90	<ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will earn no interest</li> <li>90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> </ul>
121	Access 60	<ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>60 days' notice is required for withdrawals/closures on balances below £10,000 or 60 days' interest will be forfeited on the amount withdrawn</li> </ul>
124	Access 50	<ul style="list-style-type: none"> <li>Should the balance fall below £5,000, the account will be transferred to an Instant Tracker</li> <li>Instant access is allowed on balances over £10,000</li> <li>50 days' notice is required for withdrawals/closures on balances below £10,000 or 50 days' interest will be forfeited on the amount withdrawn</li> </ul>

595	45 Day Notice	<ul style="list-style-type: none"> <li>• If the balance falls below £100, the account will earn no interest</li> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is only available to existing customers whose Bond, Fixed ISA or Regular Saver is due for maturity from 3<sup>rd</sup> November 2021.</li> </ul>
596	45 Day Notice Online	<ul style="list-style-type: none"> <li>• If the balance falls below £100, the account will earn no interest</li> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is only available to existing customers whose Bond, Fixed ISA or Regular Saver is due for maturity from 3<sup>rd</sup> November 2021.</li> </ul>
132	Access 65	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• Instant access is allowed on balances over £10,000</li> <li>• 65 days' notice is required for withdrawals/closures on balances below £10,000 or 65 days' interest will be forfeited on the amount withdrawn</li> </ul>
307	Access 70	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• Instant access is allowed on balances over £10,000</li> <li>• 70 days' notice is required for withdrawals/closures on balances below £10,000 or 70 days' interest will be forfeited on the amount withdrawn</li> </ul>
322	Saver 75	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• 75 days' notice is required for withdrawals/closures or 75 days' interest will be forfeited on the amount withdrawn</li> </ul>
373	Saver 60	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will not earn any interest</li> <li>• 60 days' notice is required for withdrawals/closures or 60 days' interest will be forfeited on the amount withdrawn</li> </ul>
381	Maturity Bonus	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account must be closed</li> <li>• A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost</li> <li>• A balance of £100 minimum must be maintained in the account to be eligible for the bonus</li> <li>• If the account is closed before the anniversary date, no bonus will be paid</li> <li>• This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul>
416	100 Day Notice Account	<ul style="list-style-type: none"> <li>• Should the balance fall below £1000, the nominal rate of interest applies for balances above £50+.</li> <li>• 100 days' notice is required for withdrawals/closures or 100 days' interest will be forfeited on the amount withdrawn</li> </ul>

398	Limited Access Bonus	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account must be closed</li> <li>A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost.</li> <li>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.</li> <li>If the account is closed before the anniversary date, no bonus will be paid</li> </ul>
45	Save and Sponsor	<ul style="list-style-type: none"> <li>7 days' notice is required for withdrawals/closures or 7' interest will be forfeited on the amount withdrawn</li> <li>The Society will make an annual donation to Mary Stevens Hospice, equivalent to 0.25% of the average month end balance of your account.</li> </ul>
526	Maturity Bonus 2	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account must be closed</li> <li>A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost</li> <li>A balance of £100 minimum must be maintained in the account to be eligible for the bonus</li> <li>If the account is closed before the anniversary date, no bonus will be paid</li> <li>This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul>
562	Limited Access Bonus Issue 2	<ul style="list-style-type: none"> <li>Should the balance fall below £100, the account must be closed</li> <li>A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost.</li> <li>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.</li> <li>If the account is closed before the anniversary date, no bonus will be paid</li> </ul>
386	Saver 65	<ul style="list-style-type: none"> <li>Should the balance fall below £1,000, the account will automatically revert to the Instant Tracker Account</li> <li>65 days' notice is required for withdrawals/closure or 65 days' interest will be forfeited on the amount withdrawn</li> <li>New customers must live within WV, DY, WS and B postcodes to open this account. This does not apply to existing customers who held a live savings account or have completed a mortgage with the Society, prior to 17<sup>th</sup> August 2020.</li> </ul>
580	65 Day Notice Issue 2	<ul style="list-style-type: none"> <li>If the balance falls below £1,000, the account will revert to the Dudley Building Society Instant Tracker Account.</li> <li>65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn</li> <li>This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul>

572	Maturity Bonus 3	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account must be closed</li> <li>• A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost</li> <li>• A balance of £100 minimum must be maintained in the account to be eligible for the bonus</li> <li>• If the account is closed before the anniversary date, no bonus will be paid</li> <li>• This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul>
648	45 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 9<sup>th</sup> June 2022</li> </ul>
649	45 Day Notice Online Issue 2	<ul style="list-style-type: none"> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 9<sup>th</sup> June 2022</li> </ul>
787	65 Day Notice Issue 3	<ul style="list-style-type: none"> <li>• 65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 13<sup>th</sup> July 2023</li> </ul>
788	65 Day Notice Online	<ul style="list-style-type: none"> <li>• 65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 13<sup>th</sup> July 2023</li> </ul>
789	45 Day Notice Issue 3	<ul style="list-style-type: none"> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 13<sup>th</sup> July 2023</li> </ul>
790	45 Day Notice Online Issue 3	<ul style="list-style-type: none"> <li>• 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 13<sup>th</sup> July 2023</li> </ul>
798	60 Day Notice	<ul style="list-style-type: none"> <li>• 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 26<sup>th</sup> July 2023.</li> </ul>
799	60 Day Notice Online	<ul style="list-style-type: none"> <li>• 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to new and existing customers from 26<sup>th</sup> July 2023.</li> </ul>
831	60 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to maturing customers from 28<sup>th</sup> September 2023.</li> </ul>
832	60 Day Notice Online Issue 2	<ul style="list-style-type: none"> <li>• 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn</li> <li>• This account is available to maturing customers from 28<sup>th</sup> September 2023.</li> </ul>

Bonds		
Code	Product Name	Product Rules
380	Five Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term.</li> </ul>
408	Five Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term.</li> </ul>
431	Five Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term.</li> </ul>
440	Five Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
476	Five Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
484	Five Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
493	Three Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>No further deposits may be made during the three-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the three-year term following the account opening.</li> <li>The interest rate on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term.</li> </ul>

494	Five Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the five-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
569	Two Year Fixed Rate Bond Issue 14	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
589	Two Year Fixed Rate Bond Issue 15	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
594	Two Year Fixed Rate Bond Online	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
609	One Year Fixed Rate Bond Issue 24	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
610	Two Year Fixed Rate Bond Issue 16	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
614	One Year Fixed Rate Bond Online Issue 2	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
637	One Year Fixed Rate Bond Issue 25	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>



638	Two Year Fixed Rate Bond Issue 17	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
639	One Year Fixed Rate Bond Online Issue 3	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
662	One Year Fixed Rate Bond Issue 26	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
663	Two Year Fixed Rate Bond Issue 18	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
672	One Year Fixed Rate Bond Issue 27	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
673	Two Year Fixed Rate Bond Issue 19	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
675	Two Year Fixed Rate Bond Online Issue 5	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
696	One Year Fixed Rate Issue 29	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest rate during the one-year term.</li> </ul>

697	One Year Fixed Rate Bond Online Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest rate during the one-year term.</li> </ul>
686	One Year Fixed Rate Bond Issue 28	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest rate during the one-year term.</li> </ul>
687	Two Year Fixed Rate Bond Issue 20	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
688	One Year Fixed Rate Bond Online Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
689	Two Year Fixed Rate Bond Online Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
694	Five Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the five-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
698	Five Year Fixed Rate Bond Issue 9	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the five-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
699	Five Year Fixed Rate Bond Online Issue 2	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the five-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>

706	One Year Fixed Rate Bond Issue 30	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
707	Two Year Fixed Rate Bond Issue 21	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
708	One Year Fixed Rate Bond Online Issue 8	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
709	Two Year Fixed Rate Bond Online Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
710	18 Month Fixed Rate Bond	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> </ul>
711	18 Month Fixed Rate Bond Online	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> </ul>
718	One Year Fixed Rate Bond Issue 31	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
719	Two Year Fixed Rate Bond Issue 22	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>

720	One Year Fixed Rate Bond Online Issue 9	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
721	Two Year Fixed Rate Bond Online Issue 8	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
722	18 Month Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> <li>No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 18-month term following the account opening.</li> <li>The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> </ul>
723	18 Month Fixed Rate Bond Online Issue 2	<ul style="list-style-type: none"> <li>No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 18-month term following the account opening.</li> <li>The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> </ul>
724	Five Year Fixed Rate Bond Issue 10	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the five-year term following the account opening.</li> <li>The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
725	Five Year Fixed Rate Bond Online Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the five-year term following the account opening.</li> <li>The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
718	One Year Fixed Rate Bond Issue 31	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>For maturity customers only</li> </ul>
719	Two Year Fixed Rate Bond Issue 22	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>For maturity customers only</li> </ul>

720	One Year Fixed Rate Bond Online Issue 9	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest rate during the one-year term.</li> <li>Available for maturities from 26<sup>th</sup> December 2022.</li> </ul>
726	One Year Fixed Rate Bond Issue 32	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for maturities and existing customers from 20<sup>th</sup> January 2023</li> </ul>
727	Two Year Fixed Rate Bond Issue 23	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for maturities and existing customers from 20<sup>th</sup> January 2023</li> </ul>
728	One Year Fixed Rate Bond Online Issue 10	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for maturities only from 20<sup>th</sup> January 2023</li> </ul>
729	Two Year Fixed Rate Bond Online Issue 9	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for maturities only from 20<sup>th</sup> January 2023</li> </ul>
730	18 Month Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 18-month term following the account opening.</li> <li>The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>Available for maturities and existing customers from 20<sup>th</sup> January 2023</li> </ul>

731	18 Month Fixed Rate Bond Online Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 18-month term following the account opening.</li> <li>The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>Available for maturities only from 20<sup>th</sup> January 2023</li> </ul>
733	One Year Fixed Rate Bond Issue 33	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for existing and maturity customers from 6<sup>th</sup> April 2023.</li> </ul>
734	Two Year Fixed Rate Bond Issue 24	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for existing and maturity customers from 6<sup>th</sup> April 2023.</li> </ul>
735	One Year Fixed Rate Bond Online Issue 11	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for maturity customers only from 6<sup>th</sup> April 2023.</li> </ul>
736	Two Year Fixed Rate Bond Online Issue 10	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for maturity customers only from 6<sup>th</sup> April 2023.</li> </ul>
737	18 Month Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 18-month term following the account opening.</li> <li>The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>Available for existing and maturity customers from 6<sup>th</sup> April 2023.</li> </ul>

738	18 Month Fixed Rate Bond Online Issue 4	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for maturity customers only from 6<sup>th</sup> April 2023.</li> </ul>
751	One Year Fixed Rate Bond Issue 34	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for new customers (branch only) from 14<sup>th</sup> June 2023.</li> </ul>
752	One Year Fixed Rate Bond Issue 35	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for existing and maturity customers from 14<sup>th</sup> June 2023.</li> </ul>
753	Two Year Fixed Rate Bond Issue 25	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for new customers (branch only) from 14<sup>th</sup> June 2023.</li> </ul>
754	Two Year Fixed Rate Bond Issue 26	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for existing and maturity customers from 14<sup>th</sup> June 2023.</li> </ul>
755	18 Month Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for new customers (branch only) from 14<sup>th</sup> June 2023.</li> </ul>

756	18 Month Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for existing and maturity customers from 14<sup>th</sup> June 2023.</li> </ul>
760	One Year Fixed Rate Bond Online Issue 12	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for maturities only from 14<sup>th</sup> June 2023.</li> </ul>
761	Two Year Fixed Rate Bond Online Issue 11	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for maturities only from 14<sup>th</sup> June 2023.</li> </ul>
762	18 Month Fixed Rate Bond Online Issue 5	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for maturities only from 14<sup>th</sup> June 2023.</li> </ul>
773	One Year Fixed Rate Bond Issue 36	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for new customers from 13<sup>th</sup> July 2023.</li> </ul>
774	One Year Fixed Rate Bond Issue 37	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for existing and maturity customers from 13<sup>th</sup> July 2023.</li> </ul>
775	Two Year Fixed Rate Bond Issue 27	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>



		<ul style="list-style-type: none"> <li>Available for new customers from 13<sup>th</sup> July 2023.</li> </ul>
776	Two Year Fixed Rate Bond Issue 28	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for existing and maturity customers from 13<sup>th</sup> July 2023.</li> </ul>
779	One Year Fixed Rate Bond Online Issue 13	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for existing and maturity customers from 13<sup>th</sup> July 2023.</li> </ul>
780	Two Year Fixed Rate Bond Online Issue 12	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for existing and maturity customers from 13<sup>th</sup> July 2023.</li> </ul>
781	One Year Fixed Rate Bond Online Issue 14	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for new customers from 13<sup>th</sup> July 2023..</li> </ul>
782	Two Year Fixed Rate Bond Online Issue 13	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the two-year term following the account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>Available for new customers from 13<sup>th</sup> July 2023.</li> </ul>
815	One Year Fixed Rate Bond Issue 38	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>Available for new and existing customers from 28<sup>th</sup> September 2023.</li> </ul>
816	One Year Fixed Rate Bond Issue 39	<ul style="list-style-type: none"> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the one-year term following the account opening.</li> </ul>

		<ul style="list-style-type: none"> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023.</li> </ul>
817	Two Year Fixed Rate Bond Issue 29	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for new and existing customers from 28<sup>th</sup> September 2023.</li> </ul>
818	Two Year Fixed Rate Bond Issue 30	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023.</li> </ul>
823	One Year Fixed Rate Bond Online Issue 15	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for new and existing customers from 28<sup>th</sup> September 2023.</li> </ul>
824	One Year Fixed Rate Bond Online Issue 16	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023.</li> </ul>
825	Two Year Fixed Rate Bond Online Issue 14	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for new and existing customers from 28<sup>th</sup> September 2023.</li> </ul>
826	Two Year Fixed Rate Bond Online Issue 15	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023.</li> </ul>
833	18 Month Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> </ul>

		<ul style="list-style-type: none"> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023</li> </ul>
834	18 Month Fixed Rate Bond Online Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the 18-month term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 18-month term following the account opening.</li> <li>• The interest rate on this account is fixed for the 18-month term. The Society does not have the right to change this interest rate during the 18-month term.</li> <li>• Available for maturity customers from 28<sup>th</sup> September 2023</li> </ul>

Corporate		
Code	Product Name	Product Rules
387	Corporate 35 Day Notice	<ul style="list-style-type: none"> <li>This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>Should the balance fall below the minimum allowed, the account will earn a Nominal Rate of Interest. If the balance falls below £50, the account will earn no interest.</li> </ul>
388	Unincorporated 35 Day Notice	<ul style="list-style-type: none"> <li>This account is only available for Unincorporated Bodies. These 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).</li> <li>35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>Should the balance fall below £1,000, the account will earn a Nominal Rate of Interest. If the balance falls below £50, the account will earn no interest.</li> </ul>
344	Instant Tracker Unincorporated	<ul style="list-style-type: none"> <li>This account is only available for Unincorporated Bodies. These 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).</li> <li>Instant Access</li> <li>Should the balance fall below £50, the account will earn no interest</li> </ul>

645	Corporate One Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 12-month period following account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term</li> </ul>
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574	Corporate Two Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
676	Corporate One Year Fixed Rate Bond Issue 9	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>

677	Corporate Two Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
678	Unincorporated One Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>

679	Unincorporated Two Year Fixed Rate Bond Issue 1	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
690	Corporate One Year Fixed Rate Bond Issue 10	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
691	Corporate Two Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
692	Unincorporated One Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>

693	Unincorporated Two Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
767	Corporate One Year Fixed Rate Bond Issue 11	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
768	Corporate Two Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
769	Unincorporated One Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>

770	Unincorporated Two Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
795	Corporate Instant Access	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• Additional investments are permitted, and instant access withdrawals are allowed.</li> </ul>
796	Unincorporated Instant Access Issue 2	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• Additional investments are permitted, and instant access withdrawals are allowed.</li> </ul>
570	Corporate 35 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below the minimum allowed, the account will earn a Nominal Rate of Interest. If the balance falls below £50, the account will earn no interest.</li> </ul>
571	Unincorporated 35 Day Notice Issue 2	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn a Nominal Rate of Interest. If the balance falls below £50, the account will earn no interest.</li> </ul>
791	Corporate One Year Fixed Rate Bond Issue 12	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the</li> </ul>



		<p>company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</p> <ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
792	Corporate Two Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
793	Unincorporated One Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
794	Unincorporated Two Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 24-month period following account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
827	Local Business One Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the 12-month period following account opening.</li> </ul>

		<ul style="list-style-type: none"> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
829	Local Club and Community One Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>This account is only available for Unincorporated Bodies. These 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).</li> <li>No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 12-month period following account opening.</li> <li>The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
828	Local Business Two Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 24-month period following account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
830	Local Club and Community Two Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>This account is only available for Unincorporated Bodies. These 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).</li> <li>No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>No withdrawals are permitted in the 24-month period following account opening.</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
805	Business Saver	<ul style="list-style-type: none"> <li>This account is only available for Corporate Bodies. A corporate body is able to enter in its own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>Additional investments are permitted, and instant access withdrawals are allowed.</li> </ul>
806	Local Club & Community Saver	<ul style="list-style-type: none"> <li>This account is only available for Unincorporated Bodies. These 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).</li> <li>Additional investments are permitted, and instant access withdrawals are allowed.</li> </ul>

807	Local Business 30 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• 30 days' notice is required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn no interest.</li> </ul>
808	Local Club & Community 30 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• 30 days' notice is required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn no interest.</li> </ul>
809	Local Business 90 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn no interest.</li> </ul>
810	Local Club & Community 90 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These 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).</li> <li>• 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn no interest.</li> </ul>