

Interest Rate Guide

Effective from 1st July 2026

Ways of opening your account

Find the below icon next to each account to see how you can open it:

In branch  Online  Postal 

ISA	Channel	Minimum Balance	Interest Rate (AER*)
Branch Instant Access ISA Issue 2	 	£100+	3.65% (Effective 22/07/2026)
Cash ISA Instant Issue 30**	 	£100+	3.80% (Effective 22/07/2026)
Cash ISA Instant Online Issue 15**		£100+	3.80%
One Year Fixed Rate ISA Issue 42	 	£100+	4.15%
One Year Fixed Rate ISA Online Issue 26		£100+	4.15%
18 Month Fixed Rate ISA Issue 25	 	£100+	4.20%
18 Month Fixed Rate ISA Online Issue 19		£100+	4.20%
Two Year Fixed Rate ISA Issue 46	 	£100+	4.25%
Two Year Fixed Rate ISA Online Issue 30		£100+	4.25%
Three Year Fixed Rate ISA Issue 9	 	£100+	4.30%
Three Year Fixed Rate ISA Online Issue 6		£100+	4.30%
Five Year Fixed Rate ISA Issue 19	 	£100+	4.40%
Five Year Fixed Rate ISA Online Issue 7		£100+	4.40%

How to Apply

 Visit one of our local branches with your initial deposit and proof of identification. Visit dudleybuildingsociety.co.uk/savings/existing-customers/useful-savings-documents to find out what documents you require.

 Visit dudleybuildingsociety.co.uk/savings/product-finder and click on the product to find out how to apply.

*'AER' stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Interest is paid annually unless otherwise stated.

** Product does not accept ISA transfers in.

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Notice ISA	Channel	Minimum Balance	Interest Rate (AER*)
30 Day Notice Cash ISA Issue 4	 	£100+	3.70% (Effective 22/07/2026)
30 Day Notice Cash ISA Online Issue 3		£100+	3.70%
60 Day Notice Cash ISA Issue 3	 	£100+	3.75% (Effective 22/07/2026)
60 Day Notice Cash ISA Online Issue 3		£100+	3.75%
120 Day Notice Cash ISA Issue 3	 	£100+	3.80% (Effective 22/07/2026)
120 Day Notice Cash ISA Online Issue 3		£100+	3.80%

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Bonds	Channel	Minimum Balance	Interest Rate (AER*)
One Year Fixed Rate Bond Issue 55	 	£1,000+	4.15%
One Year Fixed Rate Bond Online Issue 29		£1,000+	4.15%
18 Month Fixed Rate Bond Issue 25	 	£1,000+	4.20%
18 Month Fixed Rate Bond Online Issue 23		£1,000+	4.20%
Two Year Fixed Rate Bond Issue 51	 	£1,000+	4.25%
Two Year Fixed Rate Bond Online Issue 30		£1,000+	4.25%
Three Year Fixed Rate Bond Issue 7	 	£1,000+	4.30%
Three Year Fixed Bond Online Issue 5		£1,000+	4.30%
Five Year Fixed Rate Bond Issue 23	 	£1,000+	4.40%
Five Year Fixed Rate Bond Online Issue 9		£1,000+	4.40%

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Instant Access	Channel	Minimum Balance	Interest Rate (AER*)
Instant Tracker	 	£50+ £500+	0.85% 0.90% (Effective 22/07/2026)
Branch Instant Access Saver	 	£1,000+	3.35% (Effective 22/07/2026)
Branch Instant Access Saver (Monthly Interest)	 	£1,000+	3.30% (Gross) 3.35% AER* (Effective 22/07/2026)
Easy Access Saver Online Issue 10		£250+	3.35%
Easy Access Saver Online (Monthly Interest) Issue 4		£1,000+	3.30% (Gross) 3.35% AER*
1 Access Bonus Saver (1 Withdrawal)	 	£1,000+ (max bal. £10,000)	4.00% (incl. Bonus) 3.10% (excl. Bonus) (Effective 22/07/2026)
2 Access Bonus Saver Issue 2 (2 withdrawals)	 	£1,000+	3.75% (incl. bonus) 3.10% (excl. bonus) (Effective 22/07/2026)
3 Access Bonus Saver (3 withdrawals)	 	£1,000+	3.55% (incl. bonus) 3.35% (excl. bonus) (Effective 22/07/2026)
Regular Savings	Channel	Minimum Balance	Interest Rate (AER*)
One Year Regular Saver Issue 9	 	£50+	4.50% (Effective 22/07/2026)
Loyalty One Year Regular Saver Issue 3**	 	£50+	5.75%
Dudley Regular Saver	 	£50+	5.50%

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**This account is only available to UK residents aged 16 or over, who hold a continuous membership with Dudley Building Society (Savings or Mortgage account) starting on or before 01/07/2026.

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Notice Accounts	Channel	Minimum Balance	Interest Rate (AER*)
30 Day Notice Issue 5	 	£1,000+	3.45% (Effective 22/07/2026)
30 Day Notice Online Issue 7		£1,000+	3.45%
60 Day Notice Issue 3	 	£1,000+	3.50% (Effective 22/07/2026)
60 Day Notice Online Issue 5		£1,000+	3.50%
120 Day Notice Issue 4	 	£1,000+	3.65% (Effective 22/07/2026)
120 Day Notice Online Issue 5		£1,000+	3.65%

Children's	Channel	Minimum Balance	Interest Rate (AER*)
My Squirrel Saver (0-11 years only)	 	£10+	2.35%
My Reward Saver (12-16 years only)	 	£10+	2.35%
Junior Cash ISA Issue 2	 	£100+	3.10% (Effective 22/07/2026)
First Account	 	£1+	0.85% (Effective 22/07/2026)

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Community Accounts	Channel	Minimum Balance	Interest Rate (AER*)
3.35%			
The Bridgnorth Lions Club Saver Issue 3	 	£1,000+	• 3.25% paid to you • 0.10% donation paid to The Bridgnorth Lions Club (Effective 22/07/2026)
6.00%			
The Bridgnorth Lions Club Regular Saver	 	£50+	• 5.00% paid to you • 1.00% paid to the Bridgnorth Lions Club

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Principal Office

7 Harbour Buildings, The Waterfront,
Brierley Hill, DY5 1LN
Tel: 01384 231414
enquiries@dudleybuildingsociety.co.uk



Our Branches

Brierley Hill

107 High Street, Brierley Hill, DY5 3AU
Tel: 01384 70420
brierleyhill@dudleybuildingsociety.co.uk

Bridgnorth

Central Court, High Town,
Bridgnorth, WV16 4DB
Tel: 01746 708022
bridgnorth@dudleybuildingsociety.co.uk

Dudley

Dudley House, Stone Street, Dudley DY1 1NP
Tel: 01384 253034
dudley@dudleybuildingsociety.co.uk

Gornal Wood

20 Abbey Road, Gornal Wood, DY3 2PG
Tel: 01384 214671
gornalwood@dudleybuildingsociety.co.uk

Kingswinford

1 Townsend Place, Kingswinford, DY6 9JL
Tel: 01384 278326
kingswinford@dudleybuildingsociety.co.uk

Perton

6 Anders Square, Perton, WV6 7QH
Tel: 01902 755540
perton@dudleybuildingsociety.co.uk

Branch opening hours may vary. Please refer to our website for further details on [dudleybuildingsociety.co.uk](https://www.dudleybuildingsociety.co.uk)

Dudley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration number 161294).

General information

Savers are reminded that all products are subject to change. Please see specific Terms and Conditions before deciding which account best suits your needs.

We will only open new Accounts for residents of the United Kingdom with a registered UK address. If you open an account with us and later move outside the United Kingdom you will be unable to keep your account(s) open. This excludes ISA/NISA and JISA's.

If you would like to discuss any of our savings accounts, you can visit one of our local branches or call our Customer Services Team on: **01384 231414**

The Financial Services Compensation Scheme – protecting your savings

Your eligible deposits with Dudley Building Society are protected up to a total of £120,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.

For more information please ask at your local branch or call a member of our Customer Service Team on 01384 231414 for further information or visit FSCS website, **www.fscs.org.uk**.

Follow us on social media for the latest on what we're up to



If you would like this document in large print, Braille or audio, please contact us on **01384 231414.**