Closed Issue Feature Guide (External)



Instant A	Instant Access		
Code	Product Name	Product Rules	
12	Fully Paid Share	 Should the balance fall below £1, the account will earn no interest Instant Access 	
13	Extra Special	 Should the balance fall below £10, the account will earn no interest Instant Access 	
37	Super 60	 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 Instant Access 	
43	50 Plus Tracker	 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. Instant Access 	
44	50 Plus Tracker (M)	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 Monthly interest to be paid to another Dudley Building Society account or bank account	
99	Flexi Saver	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 Instant Access	
399	Easy Access Saver	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 Instant Access	
548	Easy Access Saver Issue 2	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 Instant Access	
597	Instant Access Maturity	 Should the balance fall below £50, the account will earn no interest. Interest paid on 31st March. Maturities only 	

	Instant Access Maturity Online	· Should the balance fall below £50, the account will earn no interest.
598		· Interest paid on 31st March.
		· Maturities only
107	Loyalty Account	· Should the balance fall below £1, the account will earn no interest
107		· Instant Access
576	Instant Access Online F & F	· Should the balance fall below £10, the account will earn no interest
370		· Instant Access
763	Easy Access Saver Issue 3	· Additional investments are permitted and instant access withdrawals are allowed
/63		· Should the balance fall below £1,000, the account will earn no interest
765	Easy Access Saver Online	· Additional investments are permitted and instant access withdrawals are allowed

Cash ISA	Cash ISA		
Code	Product Name	Product Rules	
203	Regular Saver Cash ISA	Should the balance fall below £100, the account will be closed and funds returned to you Minimum monthly subscription is £10 and maximum monthly subscription is based on HMRC maximum subscription If one payment is missed during the 12-month tax year, the account will be transferred to a Cash ISA Instant	
202	Cash ISA – TRISHA	 Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed 	
217	Cash ISA Transfer	 Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed 	
200	Cash ISA – 30 Day Notice	 Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed 	
215	Cash ISA – 30 Day Notice	 Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed 	

332	Cash NISA 30 Day Notice	Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
350	Cash ISA Instant Issue 3 APS	 Instant access 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. ISA transfer in requests are not permitted from external providers.
352	Cash ISA 30 Day Notice Issue 2	 Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
356	Cash ISA 30 Day Notice Issue 3	Should the balance fall below £100, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
358	Cash ISA 30 Day Notice Issue 4	Should the balance fall below the minimum allowed, the account will be closed and funds returned to you 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed

367 376	Cash ISA 45 Day Notice Cash ISA 45 Day Notice Issue 2	Should the balance fall below £100, the account will be closed and funds returned to you 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed Should the balance fall below £100, the account will be closed and funds returned to you 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
378	Cash ISA 45 Day Notice Issue 3	Should the balance fall below £100, the account will be closed and funds returned to you 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
390	Cash ISA 45 Day Notice Issue 4	 Should the balance fall below £100, the account will be closed and funds returned to you 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
201	Cash ISA Instant	 Should the balance fall below £100, the account will be closed and funds returned to you Instant access HMRC maximum subscription ISA transfers in allowed
216	Cash ISA – Instant	 Should the balance fall below £100, the account will be closed and funds returned to you Instant access HMRC maximum subscription ISA transfers in allowed
321	Cash ISA Instant Issue 2	 Should the balance fall below £100, the account will be closed and funds returned to you Instant access HMRC maximum subscription ISA transfers in allowed

330	Cash NISA Instant Issue 3	· Should the balance fall below £100, the account will be closed and funds returned to you
		· Instant access
		· HMRC maximum subscription
		· ISA transfers in allowed
		· Should the balance fall below £100, the account will be closed and funds returned to you
351	Cash ISA Instant Issue 4	· Instant access
331	Cush Isa instant issue 4	· HMRC maximum subscription
		· ISA transfers in allowed
		· Should the balance fall below the minimum allowed, the account will be closed and funds
		returned to you
357	Cash ISA Instant Issue 5	· Instant access
		· HMRC maximum subscription
		· ISA transfers in allowed
		· Should the balance fall below £100, the account will be closed and funds returned to you
368	Cash ISA Instant Issue 6	· Instant access
300	Cash ISA Instant Issue 6	· HMRC maximum subscription
		· ISA transfers in allowed
	Cash ISA Instant Issue 7	· Should the balance fall below £100, the account will be closed and funds returned to you
377		· Instant access
3//		· HMRC maximum subscription
		· ISA transfers in allowed
	Cash ISA Instant Issue 8	· Should the balance fall below £100, the account will be closed and funds returned to you
379		· Instant access
3/9		· HMRC maximum subscription
		· ISA transfers in allowed
		· Should the balance fall below £100, the account will be closed and funds returned to you
391	Cash ISA Instant Issue 9	· Instant access
391	Cash ISA Instant Issue 9	· HMRC maximum subscription
		· ISA transfers in allowed

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		Should the balance fall below £100, the account will be closed and funds returned
		· 45 days' notice required for withdrawals/closure or 45 days' interest will be forfeited on the amount withdrawn
403	Cash ISA 45 Loyalty	· HMRC maximum subscription
403	Cusifish 45 Loyulty	· ISA transfers in allowed
		Product only available for existing customers who held a live account (ISA or non-ISA) prior to
		31/01/2018
		Should the balance fall below £100, the account will be closed and funds returned
		· Instant access
		· HMRC maximum subscription
404	Cash ISA Instant Loyalty	· ISA transfers in allowed
		Product only available for existing customers who held a live account (ISA or non-ISA) prior to
		31/01/2018
		Should the balance fall below £100, the account will be closed and funds returned
		· 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the
401	Cash ISA 45 Day Notice Issue 5	amount withdrawn
		· HMRC maximum subscription
		· ISA transfers in allowed
		· Should the balance fall below £100, the account will be closed and funds returned
402	Cash ISA Instant Issue 10	· Instant access
402	Cash ISA Instant Issue IU	· HMRC maximum subscription
		· ISA transfers in allowed
		· 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.
	Five Year Fixed Rate ISA Issue 2	· ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer
		in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th
409		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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
		· 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.

427	Five Year Fixed Rate ISA Issue 3	 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. HMRC maximum subscription ISA transfers in requests must be received by 5th April of the current tax year. After this date, an ISA transfer in cannot be completed. 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. 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
436	Five Year Fixed Rate ISA Issue 4	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. HMRC maximum subscription 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. 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. 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.
419	Cash ISA 45 Day Notice Issue 6	Should the balance fall below £100, the account will be closed and funds returned 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn HMRC maximum subscription ISA transfers in allowed
420	Cash ISA Instant Issue 11	 Should the balance fall below £100, the account will be closed and funds returned Instant access HMRC maximum subscription ISA transfers in allowed

473	Five Year Fixed Rate ISA Issue 5	 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. HMRC maximum subscription 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. 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. 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
480	Five Year Fixed Rate ISA Issue 6	 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. HMRC maximum subscription 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. 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. 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
490	Five Year Fixed Rate ISA Issue 7	 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. HMRC maximum subscription. 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. 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. 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.
485	Cash ISA 45 Issue 7	Should the balance fall below £100, the account will be closed, and funds returned. 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn. HMRC maximum subscription. ISA transfers in allowed.

	· Should the balance fall below £100, the account will be closed, and funds returned.
Cash ISA Instant Issue 12	Instant access.
	· HMRC maximum subscription.
	· ISA transfers in allowed.
	Should the balance fall below £100, the account will be closed and funds returned to you
	· Cash ISA Instant will convert to this account on the registering of the death certificate
Cash ISA Instant Deceased	· Instant access
	· HMRC maximum subscription
	· ISA transfers in allowed
	· Should the balance fall below £100, the account will be closed and funds returned to you
	· 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the
	amount withdrawn
Cash ISA 30 Day Notice Deceased	· ISA transfers in allowed
	· HMRC maximum subscription
	· Customers only transferred to this product when they are deceased so the account would stop
	being tax free in line with regulation.
	· Should the balance fall below £100, the account will be closed, and funds returned.
Couch ICA Instant Issue 12	· Instant access.
Cash ISA Instant Issue 13	· HMRC maximum subscription.
	· ISA transfers in allowed.
	· Should the balance fall below £100, the account will be closed, and funds returned.
Cash ISA Instant Issue 14	· Instant access.
	· HMRC maximum subscription.
	· ISA transfers in allowed.
	· No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of
Two Year Fixed Rate ISA Issue 12	80 days interest will be charged for all ISA transfer out requests and notice cannot be served.
	· HMRC maximum subscription.
	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.
	• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
	April of the current tax year. After this date, no further subscriptions are allowed.
	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.
	Cash ISA Instant Deceased Cash ISA 30 Day Notice Deceased Cash ISA Instant Issue 13 Cash ISA Instant Issue 14

		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.
		· HMRC maximum subscription.
		· ISA transfer in requests must be received within 14 days of the account open date. After this
626	Two Year Fixed Rate ISA Issue 13	date, an ISA transfer in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· Should the balance fall below £100, the account will be closed, and funds returned.
567	Cash ISA Instant Issue 15	· Instant access.
307	Cusit is a literature issue is	· HMRC maximum subscription.
		· ISA transfers in allowed.
		· Should the balance fall below £100, the account will be closed, and funds returned.
		· Instant access.
616	Cash ISA Instant Access Issue 16	· HMRC maximum subscription.
		· ISA transfers in allowed.
		· Available for new and existing customers from 1st December 2021.
		· Should the balance fall below £100, the account will be closed, and funds returned.
	Cash ISA 45 Day Notice Issue 8	· 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the
617		amount withdrawn.
017		· HMRC maximum subscription.
		· ISA transfers in allowed.
		· Available for new and existing customers from 1st December 2021.
		· Should the balance fall below £100, the account will be closed, and funds returned.
	Cash ISA Instant Access Online	· Instant access.
618		· HMRC maximum subscription.
		· ISA transfers in allowed.
		· Available for new and existing customers from 1st December 2021.

	Oracle IOA 45 Days Nation Carling	· Should the balance fall below £100, the account will be closed and funds returned.
619		· 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the
		amount withdrawn
019	Cash ISA 45 Day Notice Online	· HMRC maximum subscription
		· ISA transfers in allowed
		· Available for new and existing customers from 1st December 2021.
		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.
		HMRC maximum subscription.
		ISA transfer in requests must be received within 14 days of the account open date. After this
632	Two Year Fixed Rate ISA Issue 14	date, an ISA transfer in cannot be completed.
		Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		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.
		No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days.
	18 Month Fixed Rate ISA Issue 6	penalty will be charged (notice cannot be served).
		· HMRC maximum subscription.
		· ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer
633		in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		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.
		Should the balance fall below £100, the account will be closed, and funds returned.
		Instant access.
650	Cash ISA Instant Access Issue 18	· HMRC maximum subscription.
		· ISA transfers in allowed.
		Should the balance fall below £100, the account will be closed, and funds returned.
	Cash ISA 45 Day Notice Issue 9	45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the
651		amount withdrawn.
551		HMRC maximum subscription.
		· ISA transfers in allowed.
		ion transfers in allowed.

		· Should the balance fall below £500, the account will be closed, and funds returned.
652	Cash ISA Instant Access Online Issue 2	Instant access.
		· HMRC maximum subscription.
		· ISA transfers in allowed.
		· Should the balance fall below £100, the account will be closed and funds returned.
		· 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the
653	Cash ISA 45 Day Notice Online Issue 2	amount withdrawn
		· HMRC maximum subscription
		· ISA transfers in allowed
		· 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.
		· HMRC maximum subscription.
	Two Year Fixed Rate ISA Issue 15	· ISA transfer in requests must be received within 14 days of the account open date. After this
657		date, an ISA transfer in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· 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).
		· HMRC maximum subscription.
		· ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer
658	18 Month Fixed Rate ISA Issue 7	in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.

667	Two Year Fixed Rate ISA Issue 16	 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. HMRC maximum subscription. 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. 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. 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.
668	18 Month Fixed Rate ISA Issue 8	 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). HMRC maximum subscription. ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. 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. 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.
681	Two Year Fixed Rate ISA Issue 17	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. HMRC maximum subscription. 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. 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. 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.

682	18 Month Fixed Rate ISA Issue 9	 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). HMRC maximum subscription. ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. 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. 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.
685	18 Month Fixed Rate ISA Online Issue 7	 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). HMRC maximum subscription. ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. 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. 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.
701	Two Year Fixed Rate ISA Issue 18	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. HMRC maximum subscription. ISA transfer requests must be received within 14 days of the account open date. After this date, an ISA transfer cannot be completed. 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. 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.

702	18 Month Fixed Rate ISA Issue 10	 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). HMRC maximum subscription. ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. 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. 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.
703	One Year Fixed Rate ISA Online Issue 8	 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. HMRC maximum subscription. 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. 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. 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.
704	Two Year Fixed Rate ISA Online Issue 8	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. HMRC maximum subscription. ISA transfer requests must be received within 14 days of the account open date. After this date, an ISA transfer cannot be completed. 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. 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.

705	18 Month Fixed Rate ISA Online Issue 8	 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). HMRC maximum subscription. ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed. 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. The interest on this account is fixed for the 18-month term. The Society does not have the right to allowance the interest rate during the 18-month term.
712	One Year Fixed Rate ISA Issue 21	to change the interest rate during the 18-month term. 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. HMRC maximum subscription. ISA transfers are not permitted. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th April of the current tax year. After this date, no further subscriptions are allowed. 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.
713	Two Year Fixed Rate ISA Issue 19	 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. HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.
714	18 Month Fixed Rate ISA Issue 11	 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). HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.

716	Two Year Fixed Rate ISA Online Issue 9	 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. HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.
717	18 Month Fixed Rate ISA Online Issue 9	 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). HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.
739	One Year Fixed Rate ISA Issue 22	 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. HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.
740	Two Year Fixed Rate ISA Issue 20	 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. HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.

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741	18 Month Fixed Rate ISA Issue 12	 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). HMRC maximum subscription. ISA transfer in requests will not be permitted. 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. 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.
746	One Year Fixed Rate ISA Issue 24	 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. HMRC maximum subscription. 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. 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. 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.
747	Two Year Fixed Rate ISA Issue 21	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. HMRC maximum subscription. 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. 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. 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.

748	Two Year Fixed Rate ISA Issue 22	 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. HMRC maximum subscription. 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. 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. 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.
750	18 Month Fixed Rate ISA Issue 14	 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. HMRC maximum subscription. 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. 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. 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.
771	One Year Fixed Rate ISA Issue 25	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. HMRC maximum subscription. 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. 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. 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.

772	Two Year Fixed Rate ISA Issue 23	 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. HMRC maximum subscription. 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. 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. 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.
777	One Year Fixed Rate ISA Online Issue 12	 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. HMRC maximum subscription. 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. 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. 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.
778	Two Year Fixed Rate ISA Online Issue 12	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. HMRC maximum subscription. 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. 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. 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.

812	One Year Fixed Rate ISA Issue 27	 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. HMRC maximum subscription. 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. 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. 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. Available to maturity customers only
813	Two Year Fixed Rate ISA Issue 24	 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. HMRC maximum subscription. 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. 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. 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.
814	Two Year Fixed Rate ISA Issue 25	 interest will be charged for all ISA transfer out requests and notice cannot be served. HMRC maximum subscription. 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. 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. 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. Available to maturity customers only.

820	One Year Fixed Rate ISA Online Issue 14	 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. HMRC maximum subscription. 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. 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. 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. Maturity Customers only.
821	Two Year Fixed Rate ISA Online Issue 13	 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. HMRC maximum subscription. 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. 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. 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.
822	Two Year Fixed Rate ISA Online Issue 14	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. HMRC maximum subscription. 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. 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. 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. Available to maturity customers only

		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.
		· HMRC maximum subscription.
		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.
842	Two Year Fixed Rate ISA Issue 26	Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		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.
		Available to new and existing customers.
		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.
		· HMRC maximum subscription.
	Two Year Fixed Rate ISA Online Issue 15	· ISA transfer in requests must be received within 14 days of the account open date. After this
0.42		date, an ISA transfer in cannot be completed.
843		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· Available to new and existing customers
	Two Year Fixed Rate ISA Issue 27	· No withdrawals or closure during the two year term unless it is an ISA transfer. The penalty of 80
i		days interest will be charged for all ISA transfer out requests and notice cannot be served.
		· HMRC maximum subscription.
		· ISA transfer in requests must be received within 14 days of the account open date. After this
844		date, an ISA transfer in cannot be completed.
0-1-1		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· Available to maturity customers only

845	Two Year Fixed Rate ISA Online Issue 16	 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. HMRC maximum subscription. 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. 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.
		 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. Available to maturity customers only
641	Cash ISA Instant Issue 17	 Should the balance fall below £500, the account will be closed, and funds returned. Instant access. HMRC maximum subscription. ISA transfers in allowed. Available for maturity customers only
642	Cash ISA Instant Online Issue 3	 Should the balance fall below £100, the account will be closed, and funds returned. Instant access. HMRC maximum subscription. ISA transfers in allowed. Available for maturity customers only
838	Cash ISA Instant Access Issue 19	 Should the balance fall below £100, the account will be closed, and funds returned. Instant access. HMRC maximum subscription. ISA transfers in allowed. Available for new and existing customers
839	Cash ISA Instant Access Online Issue 4	 Should the balance fall below £100, the account will be closed, and funds returned. Instant access. HMRC maximum subscription. ISA transfers in allowed. Available for new and existing customers

350	Cash ISA Instant Issue 3 - Additional Permitted Subscription	Instant access 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. ISA transfer in requests are not permitted from external providers
857	Two Year Fixed Rate ISA - Additional Permitted Subscription	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. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th April of the current tax year. After this date, no further subscriptions are allowed. 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. 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. ISA transfer in requests are not permitted from external providers
868	Two Year Fixed Rate ISA Issue 28	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. HMRC maximum subscription. 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. 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. 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.

		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.
		· HMRC maximum subscription.
		ISA transfer in requests must be received within 14 days of the account open date. After this
869	Two Year Fixed Rate ISA Online Issue 17	date, an ISA transfer in cannot be completed.
		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· 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.
		· HMRC maximum subscription.
	Two Year Fixed Rate ISA Issue 29	· ISA transfer in requests must be received within 14 days of the account open date. After this
870		date, an ISA transfer in cannot be completed.
670		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· Available to maturity customers only
	Two Year Fixed Rate ISA Online Issue 18	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.
		· HMRC maximum subscription.
		· ISA transfer in requests must be received within 14 days of the account open date. After this
871		date, an ISA transfer in cannot be completed.
071		· Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th
		April of the current tax year. After this date, no further subscriptions are allowed.
		· 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.
		· Available to maturity customers only

811	One Year Fixed Rate ISA Issue 26	 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. HMRC maximum subscription. 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. 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. 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.
819	One Year Fixed Rate ISA Online Issue 13	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. HMRC maximum subscription. 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. 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. 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.
840	One Year Fixed Rate ISA Issue 28	 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. HMRC maximum subscription. 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. 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. 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. Maturity Customers only.

841	One Year Fixed Rate ISA Online Issue 14	 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. HMRC maximum subscription. 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. 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. 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. Maturity Customers only.
856	One Year Fixed Rate ISA - Additional Permitted Subscription	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. Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5 th April of the current tax year. After this date, no further subscriptions are allowed. 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. 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. ISA transfer in requests are not permitted from external providers

		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. 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.
885	Two Year Fixed Rate ISA Issue 3 - Additional Permitted Subscription	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. 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. ISA transfer in requests are not permitted from external providers

Bonds		
Code	Product Name	Product Rules
		No further deposits may be made during the five-year term once the initial investment has been made
408	Five Year Fixed Rate Bond Issue 2	 No withdrawals are permitted in the five-year period following account opening 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.
431	Five Year Fixed Rate Bond Issue 3	 No further deposits may be made during the five-year term once the initial investment has been made No withdrawals are permitted in the five-year period following account opening 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.
440	Five Year Fixed Rate Bond Issue 4	 No further deposits may be made during the five-year term once the initial investment has been made No withdrawals are permitted in the five-year period following account opening 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
476	Five Year Fixed Rate Bond Issue 5	 No further deposits may be made during the five-year term once the initial investment has been made No withdrawals are permitted in the five-year period following account opening 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
484	Five Year Fixed Rate Bond Issue 6	 No further deposits may be made during the five-year term once the initial investment has been made No withdrawals are permitted in the five-year period following account opening 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

494	Five Year Fixed Rate Bond Issue 7	 No further deposits may be made during the five-year term once the initial investment has been made. No withdrawals are permitted in the five-year term following the account opening.
		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.
		No further deposits may be made during the two-year term once the initial investment has
		been made.
610	Two Year Fixed Rate Bond Issue 16	· No withdrawals are permitted in the two-year term following the account opening.
		· 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
		· No further deposits may be made during the two-year term once the initial investment has
		been made.
638	Two Year Fixed Rate Bond Issue 17	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the two-year term once the initial investment has
		been made.
663	Two Year Fixed Rate Bond Issue 18	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the two-year term once the initial investment has
		been made.
673	Two Year Fixed Rate Bond Issue 19	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the two-year term once the initial investment has
		been made.
675	Two Year Fixed Rate Bond Online Issue 5	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.

		No further deposits may be made during the two-year term once the initial investment has been made.
687	Two Year Fixed Rate Bond Issue 20	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the two-year term once the initial investment has
		been made.
689	Two Year Fixed Rate Bond Online Issue 6	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the five-year term once the initial investment has
		been made.
694	Five Year Fixed Rate Bond Issue 8	· No withdrawals are permitted in the five-year term following the account opening.
		· 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.
		· No further deposits may be made during the five-year term once the initial investment has
	Five Year Fixed Rate Bond Issue 9	been made.
698		· No withdrawals are permitted in the five-year term following the account opening.
		· 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.
		· No further deposits may be made during the five-year term once the initial investment has
		been made.
699	Five Year Fixed Rate Bond Online Issue 2	· No withdrawals are permitted in the five-year term following the account opening.
		· 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.
		No further deposits may be made during the one-year term once the initial investment has
		been made.
706	One Year Fixed Rate Bond Issue 30	· No withdrawals are permitted in the one-year term following the account opening.
		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.

		No further deposits may be made during the two-year term once the initial investment has been made.
707	Two Year Fixed Rate Bond Issue 21	No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		No further deposits may be made during the two-year term once the initial investment has
		been made.
709	Two Year Fixed Rate Bond Online Issue 7	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· No further deposits may be made during the 18-month term once the initial investment has
		been made.
710	18 Month Fixed Rate Bond	· No withdrawals are permitted in the 18-month term following the account opening.
		· 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.
		· No further deposits may be made during the 18-month term once the initial investment has
	18 Month Fixed Rate Bond Online	been made.
711		· No withdrawals are permitted in the 18-month term following the account opening.
		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.
		No further deposits may be made during the one-year term once the initial investment has
		been made.
718	One Year Fixed Rate Bond Issue 31	No withdrawals are permitted in the one-year term following the account opening.
		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.
		No further deposits may be made during the two-year term once the initial investment has
		been made.
719	Two Year Fixed Rate Bond Issue 22	No withdrawals are permitted in the two-year term following the account opening.
		• 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.

720	One Year Fixed Rate Bond Online Issue 9	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. No further deposits may be made during the two-year term once the initial investment has
721	Two Year Fixed Rate Bond Online Issue 8	 been made. No withdrawals are permitted in the two-year term following the account opening. 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.
722	18 Month Fixed Rate Bond Issue 2	No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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.
723	18 Month Fixed Rate Bond Online Issue 2	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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.
724	Five Year Fixed Rate Bond Issue 10	 No further deposits may be made during the five-year term once the initial investment has been made. No withdrawals are permitted in the five-year term following the account opening. 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.
718	One Year Fixed Rate Bond Issue 31	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. For maturity customers only

719	Two Year Fixed Rate Bond Issue 22	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. For maturity customers only
720	One Year Fixed Rate Bond Online Issue 9	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following account opening. 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. Available for maturities from 26th December 2022.
726	One Year Fixed Rate Bond Issue 32	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturities and existing customers from 20th January 2023
727	Two Year Fixed Rate Bond Issue 23	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturities and existing customers from 20th January 2023
728	One Year Fixed Rate Bond Online Issue 10	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturities only from 20th January 2023

729	Two Year Fixed Rate Bond Online Issue 9	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturities only from 20th January 2023
730	18 Month Fixed Rate Bond Issue 3	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for maturities and existing customers from 20th January 2023
731	18 Month Fixed Rate Bond Online Issue 3	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for maturities only from 20th January 2023
733	One Year Fixed Rate Bond Issue 33	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for existing and maturity customers from 6th April 2023.
734	Two Year Fixed Rate Bond Issue 24	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for existing and maturity customers from 6th April 2023.

735	One Year Fixed Rate Bond Online Issue 11	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturity customers only from 6th April 2023.
736	Two Year Fixed Rate Bond Online Issue 10	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers only from 6th April 2023.
737	18 Month Fixed Rate Bond Issue 4	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for existing and maturity customers from 6th April 2023.
751	One Year Fixed Rate Bond Issue 34	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for new customers (branch only) from 14th June 2023.
752	One Year Fixed Rate Bond Issue 35	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for existing and maturity customers from 14th June 2023.

753	Two Year Fixed Rate Bond Issue 25	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new customers (branch only) from 14th June 2023.
754	Two Year Fixed Rate Bond Issue 26	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for existing and maturity customers from 14th June 2023.
756	18 Month Fixed Rate Bond Issue 6	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for existing and maturity customers from 14th June 2023.
761	Two Year Fixed Rate Bond Online Issue 11	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturities only from 14th June 2023.
773	One Year Fixed Rate Bond Issue 36	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for new customers from 13th July 2023.

774	One Year Fixed Rate Bond Issue 37	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for existing and maturity customers from 13th July 2023.
775	Two Year Fixed Rate Bond Issue 27	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new customers from 13th July 2023.
776	Two Year Fixed Rate Bond Issue 28	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for existing and maturity customers from 13th July 2023.
779	One Year Fixed Rate Bond Online Issue 13	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for existing and maturity customers from 13th July 2023.
780	Two Year Fixed Rate Bond Online Issue 12	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for existing and maturity customers from 13th July 2023.

781	One Year Fixed Rate Bond Online Issue 14	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for new customers from 13th July 2023
782	Two Year Fixed Rate Bond Online Issue 13	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new customers from 13th July 2023.
815	One Year Fixed Rate Bond Issue 38	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for new and existing customers from 28th September 2023.
816	One Year Fixed Rate Bond Issue 39	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturity customers from 28th September 2023.
817	Two Year Fixed Rate Bond Issue 29	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new and existing customers from 28th September 2023.

818	Two Year Fixed Rate Bond Issue 30	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers from 28th September 2023.
823	One Year Fixed Rate Bond Online Issue 15	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for new and existing customers from 28th September 2023.
824	One Year Fixed Rate Bond Online Issue 16	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturity customers from 28th September 2023.
825	Two Year Fixed Rate Bond Online Issue 14	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new and existing customers from 28th September 2023.
826	Two Year Fixed Rate Bond Online Issue 15	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers from 28th September 2023.

833	18 Month Fixed Rate Bond Issue 7	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for maturity customers from 28th September 2023
850	18 Month Fixed Rate Bond Issue 8	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for maturity customers from 10th November 2023
851	18 Month Fixed Rate Bond Online Issue 7	 No further deposits may be made during the 18-month term once the initial investment has been made. No withdrawals are permitted in the 18-month term following the account opening. 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. Available for maturity customers from 10th November 2023
852	Two Year Fixed Rate Bond Issue 31	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new and existing customers from 10th November 2023.
853	Two Year Fixed Rate Bond Online Issue 16	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for new and existing customers from 10th November 2023.

854	Two Year Fixed Rate Bond Issue 32	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers from 10th November 2023.
855	Two Year Fixed Rate Bond Online Issue 17	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers from 10th November 2023.
848	One Year Fixed Rate Bond Issue 41	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturity customers only
849	One Year Fixed Rate Bond Online Issue 18	 No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the one-year term following the account opening. 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. Available for maturity customers only
876	Two Year Fixed Rate Bond Issue 34	 No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the two-year term following the account opening. 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. Available for maturity customers only

		· No further deposits may be made during the two-year term once the initial investment has
877 Two Year Fixed Rate		been made.
	Two Year Fixed Rate Bond Online Issue 19	· No withdrawals are permitted in the two-year term following the account opening.
		· 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.
		· Available for maturity customers only.

Monthly Savers		
Code	Product Name	Product Rules
95	Save to Buy	 Should the balance fall below £50, the nominal rate of interest applies Instant access
111	Regular Saver	 Should the balance fall below £100, the account will earn no interest Minimum monthly subscription is £10 with a maximum monthly subscription of £500 If one month payment is missed during the 12 month anniversary period, the account will be transferred to an Instant Tracker Only one withdrawal allowed per anniversary year
334	Regular Saver Instant Access	Should the balance fall below £100, the account will earn no interest 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 Instant access
336	One Year Regular Saver Instant Access 2	 Should the balance fall below £100, the account will earn no interest 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 Instant access Account only available for customers maturing from the One Year Regular Saver 2 account
348	Easy Saver Instant Access 2	 Should the balance fall below £100, the account will earn no interest 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 Instant access 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
360	One Year Regular Saver 3 Instant Access	Should the balance fall below £100, the account will earn no interest 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 Instant access

		· Should the balance fall below £100, the account will earn no interest
		· 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
654		No withdrawals are permitted in the first 12 months unless the account is closed
654	One Year Regular Saver Issue 7	· This account is only available to customers over the age of 16. Only one account per person is
		permitted.
		· Customer cannot open an account if they already have a regular saver type of account with
		the Society.
	One Year Regular Saver Online Issue 2	· Should the balance fall below £50, the account will earn no interest
		· 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
655		· No withdrawals are permitted during the one-year term unless the account is closed.
655		· This account is only available to customers over the age of 16. Only one account per person is
		permitted.
		· Customer cannot open an account if they already have a regular saver type of account with
		the Society.

Limited A	Limited Access		
Code	Product Name	Product Rules	
39	28 Day Special	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 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn	
40	28 Day Special (M)	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 Monthly interest to be paid into a different Dudley Building Society account or a bank account 28 days' notice is required for withdrawals/closures or 28 days' interest will be forfeited on the amount withdrawn	
61	Tracker 90 II	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 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn	
68	Easy Access 2	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 A maximum of 3 withdrawals are allowed per financial year (APR-MAR)	
88	Instant Six	Should the balance fall below £5,000, the account will earn no interest A maximum of 6 instant access withdrawals are allowed per financial year (APR-MAR)	
108	Select 90	Should the balance fall below £5,000, the account will earn no interest 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn	
121	Access 60	Should the balance fall below £1,000, the account will be transferred to an Instant Tracker Instant access is allowed on balances over £10,000 60 days' notice is required for withdrawals/closures on balances below £10,000 or 60 days' interest will be forfeited on the amount withdrawn	
124	Access 50	Should the balance fall below £5,000, the account will be transferred to an Instant Tracker Instant access is allowed on balances over £10,000 50 days' notice is required for withdrawals/closures on balances below £10,000 or 50 days' interest will be forfeited on the amount withdrawn	

		· If the balance falls below £100, the account will earn no interest
595	45 Day Notice	· 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn
		· This account is only available to existing customers whose Bond, Fixed ISA or Regular Saver is due
		for maturity from 3 rd November 2021.
		· If the balance falls below £100, the account will earn no interest
596	45 Day Notice Online	· 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn
590	43 Day Notice Offilie	· This account is only available to existing customers whose Bond, Fixed ISA or Regular Saver is due
		for maturity from 3 rd November 2021.
		· Should the balance fall below £1,000, the account will be transferred to an Instant Tracker
132	Access 65	· Instant access is allowed on balances over £10,000
102	Access 00	· 65 days' notice is required for withdrawals/closures on balances below £10,000 or 65 days'
		interest will be forfeited on the amount withdrawn
		· Should the balance fall below £1,000, the account will be transferred to an Instant Tracker
307	Access 70	· Instant access is allowed on balances over £10,000
007		· 70 days' notice is required for withdrawals/closures on balances below £10,000 or 70 days' interest
		will be forfeited on the amount withdrawn
	Saver 75	· Should the balance fall below £1,000, the account will be transferred to an Instant Tracker
322		· 75 days' notice is required for withdrawals/closures or 75 days' interest will be forfeited on the
		amount withdrawn
	Saver 60	Should the balance fall below £1,000, the account will not earn any interest
373		· 60 days' notice is required for withdrawals/closures or 60 days' interest will be forfeited on the
		amount withdrawn
	Maturity Bonus	· Should the balance fall below £100, the account must be closed
		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
381		bonus shall be lost
		A balance of £100 minimum must be maintained in the account to be eligible for the bonus
		If the account is closed before the anniversary date, no bonus will be paid
		· This account is only available to existing customers whose Bond or Regular Saver is due for
		maturity
416	100 Day Notice Account	• Should the balance fall below £1000, the nominal rate of interest applies for balances above £50+.
		· 100 days' notice is required for withdrawals/closures or 100 days' interest will be forfeited on the
		amount withdrawn

398	Limited Access Bonus	Should the balance fall below £100, the account must be closed 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. 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. If the account is closed before the anniversary date, no bonus will be paid
45	Save and Sponsor	 7 days' notice is required for withdrawals/closures or 7' interest will be forfeited on the amount withdrawn The Society will make an annual donation to Mary Stevens Hospice, equivalent to 0.25% of the average month end balance of your account.
526	Maturity Bonus 2	Should the balance fall below £100, the account must be closed 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 A balance of £100 minimum must be maintained in the account to be eligible for the bonus If the account is closed before the anniversary date, no bonus will be paid This account is only available to existing customers whose Bond or Regular Saver is due for maturity
562	Limited Access Bonus Issue 2	 Should the balance fall below £100, the account must be closed 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. 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. If the account is closed before the anniversary date, no bonus will be paid
386	Saver 65	Should the balance fall below £1,000, the account will automatically revert to the Instant Tracker Account 65 days' notice is required for withdrawals/closure or 65 days' interest will be forfeited on the amount withdrawn 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 17th August 2020.

580	65 Day Notice Issue 2	If the balance falls below £1,000, the account will revert to the Dudley Building Society Instant Tracker Account. 65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn This account is only available to existing customers whose Bond or Regular Saver is due for maturity
572	Maturity Bonus 3	Should the balance fall below £100, the account must be closed 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 A balance of £100 minimum must be maintained in the account to be eligible for the bonus If the account is closed before the anniversary date, no bonus will be paid This account is only available to existing customers whose Bond or Regular Saver is due for maturity
648	45 Day Notice Issue 2	 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 9th June 2022
649	45 Day Notice Online Issue 2	 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 9th June 2022
787	65 Day Notice Issue 3	 65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 13th July 2023
788	65 Day Notice Online	 65 days' notice is required; or 65 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 13th July 2023
789	45 Day Notice Issue 3	 45 days' notice is required; or 45 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 13th July 2023
798	60 Day Notice	 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 26th July 2023.
799	60 Day Notice Online	60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn This account is available to new and existing customers from 26 th July 2023.
831	60 Day Notice Issue 2	 60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn This account is available to maturing customers from 28th September 2023.
832	60 Day Notice Online Issue 2	60 days' notice is required; or 60 days' interest will be forfeited on the amount withdrawn This account is available to maturing customers from 28 th September 2023.

Children's Accounts		
Code	Product Name	Product Rules
93	Young Savers	 Instant Access Account will be signed over to the child at age 7 Account will be transferred to an Instant Tracker once the account holder reaches 25 years
319	Junior Easy Saver Instant Access	 Should the balance fall below £10, the account will earn no interest Instant access 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 Product only available for customers maturing from a Junior Easy Saver Should the balance fall below the minimum allowed, the account will earn no interest
349	Junior Easy Saver Instant Access 2	Should the balance fall below £10, the account will earn no interest Instant access 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 Account only available for customers maturing from the Junior Easy Saver Instant Access account

Business and Club		
Code	Product Name	Product Rules
387	Corporate 35 Day Notice	 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. 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn 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.
388	Unincorporated 35 Day Notice	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). 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn 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.
344	Instant Tracker Unincorporated	 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). Instant Access Should the balance fall below £50, the account will earn no interest
677	Corporate Two Year Fixed Rate Bond Issue 5	 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. No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.

690	Corporate One Year Fixed Rate Bond Issue 10	 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. No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
691	Corporate Two Year Fixed Rate Bond Issue 6	 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. No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.
692	Unincorporated One Year Fixed Rate Bond Issue 5	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). No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.

693	Unincorporated Two Year Fixed Rate Bond Issue 2	 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). No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.
767	Corporate One Year Fixed Rate Bond Issue 11	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. No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
769	Unincorporated One Year Fixed Rate Bond Issue 6	 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). No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
795	Corporate Instant Access	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. Additional investments are permitted, and instant access withdrawals are allowed.

570	Corporate 35 Day Notice Issue 2	 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. 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn 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.
571	Unincorporated 35 Day Notice Issue 2	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). 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn 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.
791	Corporate One Year Fixed Rate Bond Issue 12	 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. No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
792	Corporate Two Year Fixed Rate Bond Issue 8	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. No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.

793	Unincorporated One Year Fixed Rate Bond Issue 7	 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). No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
827	Local Business One Year Fixed Rate Bond	 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. No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.
829	Local Club and Community One Year Fixed Rate Bond	 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). No further deposits may be made during the one-year term once the initial investment has been made. No withdrawals are permitted in the 12-month period following account opening. 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.

828	Local Business Two Year Fixed Rate Bond	 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. No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.
805	Business Saver	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. Additional investments are permitted, and instant access withdrawals are allowed.
806	Local Club & Community Saver	 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). Additional investments are permitted, and instant access withdrawals are allowed.
807	Local Business 30 Day Notice	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. 30 days' notice is required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn Should the balance fall below £1,000, the account will earn no interest.
808	Local Club & Community 30 Day Notice	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). 30 days' notice is required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn Should the balance fall below £1,000, the account will earn no interest.

809	Local Business 90 Day Notice	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. 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn
810	Local Club & Community 90 Day Notice	 Should the balance fall below £1,000, the account will earn no interest. 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). 90 days' notice is required for withdrawals/closures or 90 days' interest will be forfeited on the amount withdrawn Should the balance fall below £1,000, the account will earn no interest.
859	Business Two Year Fixed Rate Bond Issue 2	 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. No further deposits may be made during the two-year term once the initial investment has been made. No withdrawals are permitted in the 24-month period following account opening. 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.