

# Closed Issue Feature Guide (External)

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

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

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

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

351	Cash ISA Instant Issue 4	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
357	Cash ISA Instant Issue 5	<ul style="list-style-type: none"> <li>• Should the balance fall below the minimum allowed, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
368	Cash ISA Instant Issue 6	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
377	Cash ISA Instant Issue 7	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
379	Cash ISA Instant Issue 8	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
391	Cash ISA Instant Issue 9	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
392	Five Year Fixed Rate ISA	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>

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

422	Two Year Fixed Rate ISA	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul>
423	Three Year Fixed Rate ISA	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term.</li> <li>• Interest is paid on anniversary of the account opening. Interest must be paid into a different Dudley Building Society account or another Bank or Building Society. Interest cannot be paid into the account.</li> </ul>
425	Two Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>

432	One Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term</li> </ul>
426	Three Year Fixed Rate ISA Issue 2	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term.</li> </ul>
427	Five Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days would be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in requests must be received by 5<sup>th</sup> April of the current tax year. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>



434	Two Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
435	Three Year Fixed Rate ISA Issue 3	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
436	Five Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
419	Cash ISA 45 Day Notice Issue 6	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>

420	Cash ISA Instant Issue 11	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
471	Two Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
472	Three Year Fixed Rate ISA Issue 4	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
473	Five Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>

478	Two Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer out. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
479	Three Year Fixed Rate ISA Issue 5	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer out. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
480	Five Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer out. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5th April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>

487	One Year Fixed Rate ISA Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
488	Two Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
489	Three Year Fixed Rate ISA Issue 6	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the three-year term unless it is an ISA transfer. The penalty of 100 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the three-year term. The Society does not have the right to change the interest during the three-year term.</li> </ul>

490	Five Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the five-year term unless it is an ISA transfer. The penalty of 180 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest during the five-year term.</li> </ul>
485	Cash ISA 45 Issue 7	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• 45 days' notice required for withdrawals/closures or 45 days' interest will be forfeited on the amount withdrawn.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
486	Cash ISA Instant Issue 12	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
207	Cash ISA Instant Deceased	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• Cash ISA Instant will convert to this account on the registering of the death certificate</li> <li>• Instant access</li> <li>• HMRC maximum subscription</li> <li>• ISA transfers in allowed</li> </ul>
327	Cash ISA 30 Day Notice Deceased	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed and funds returned to you</li> <li>• 30 days' notice required for withdrawals/closures or 30 days' interest will be forfeited on the amount withdrawn</li> <li>• ISA transfers in allowed</li> <li>• HMRC maximum subscription</li> <li>• Customers only transferred to this product when they are deceased so the account would stop being tax free in line with regulation.</li> </ul>

512	One Year Fixed Rate ISA Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
513	Two Year Fixed Rate ISA Issue 7	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
521	One Year Fixed Rate ISA Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>

522	Two Year Fixed Rate ISA Issue 8	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>
515	Cash ISA Instant Issue 13	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
531	One Year Fixed Rate ISA Issue 11	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
532	Two Year Fixed Rate ISA Issue 9	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>

523	18 Month Fixed Rate ISA	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li> </ul>
533	Cash ISA Instant Issue 14	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will be closed, and funds returned.</li> <li>• Instant access.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfers in allowed.</li> </ul>
542	One Year Fixed Rate ISA Issue 12	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the one-year term unless it is an ISA transfer out. The penalty of 60 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change the interest during the one-year term.</li> </ul>
543	Two Year Fixed Rate ISA Issue 10	<ul style="list-style-type: none"> <li>• No withdrawals or closure during the two-year term unless it is an ISA transfer. The penalty of 80 days interest will be charged for all ISA transfer out requests and notice cannot be served.</li> <li>• HMRC maximum subscription.</li> <li>• ISA transfer in requests must be received within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li> <li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change the interest during the two-year term.</li> </ul>



544	18 Month Fixed Rate ISA Issue 2	<ul style="list-style-type: none"><li>• No withdrawals or closure during the 18-month term unless it is an ISA transfer out and 70 days penalty will be charged (notice cannot be served).</li><li>• HMRC maximum subscription.</li><li>• ISA transfers in allowed within 14 days of the account open date. After this date, an ISA transfer in cannot be completed.</li><li>• Additional subscriptions are allowed to add the full ISA allowance for the tax year until the 5<sup>th</sup> April of the current tax year. After this date, no further subscriptions are allowed.</li><li>• The interest on this account is fixed for the 18-month term. The Society does not have the right to change the interest rate during the 18-month term.</li></ul>
-----	---------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Children's Accounts		
Code	Product Name	Product Rules
93	Young Savers	<ul style="list-style-type: none"> <li>• Instant Access</li> <li>• Account will be signed over to the child at age 7</li> <li>• Account will be transferred to an Instant Tracker once the account holder reaches 25 years</li> </ul>
319	Junior Easy Saver Instant Access	<ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant access</li> <li>• Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>• Product only available for customers maturing from a Junior Easy Saver</li> <li>• Should the balance fall below the minimum allowed, the account will earn no interest</li> </ul>
349	Junior Easy Saver Instant Access 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £10, the account will earn no interest</li> <li>• Instant access</li> <li>• Maximum monthly subscription is £150. You don't have to add to your account every month and there is no penalty if you miss a month</li> <li>• Account only available for customers maturing from the Junior Easy Saver Instant Access account</li> </ul>

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

336	One Year Regular Saver Instant Access 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £250. You are not obliged to save into the account every month and you will not be penalised if you miss a deposit</li> <li>• Instant access</li> <li>• Account only available for customers maturing from the One Year Regular Saver 2 account</li> </ul>
348	Easy Saver Instant Access 2	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £300. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> <li>• Account only available for customers maturing from the Easy Saver Instant Access, Junior Easy Saver, Junior Easy Saver Instant Access or Junior Easy Saver Instant Access 2 accounts</li> </ul>
360	One Year Regular Saver 3 Instant Access	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £400. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• Instant access</li> </ul>
410	Society Anniversary Saver	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £600. Customer is not obliged to save into the account every month and will not be penalised if they miss a deposit</li> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• This account is only available to customers over the age of 21. Only one account per person is permitted.</li> </ul>
415	Loyalty Regular Saver	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £600. Customer is not obliged to save into the account every month and will not be penalised if they miss a deposit</li> <li>• No withdrawals are permitted in the first 12 months unless the account is closed</li> <li>• This account is only available to customers over the age of 21. Only one account per person is permitted.</li> <li>• Product only available for existing customers who held a live account prior to 01/11/2018</li> </ul>
530	One Year Regular Saver Issue 5	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account will earn no interest</li> <li>• Maximum monthly subscription is £250. You are not obliged to save into the account every month and you will not be penalised if you miss a monthly deposit</li> <li>• No withdrawals are permitted in the 12-month period unless the account is closed</li> <li>• This account is only available to customers over the age of 21. Only one account per person is permitted.</li> </ul>

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

132	Access 65	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• Instant access is allowed on balances over £10,000</li> <li>• 65 days' notice is required for withdrawals/closures on balances below £10,000 or 65 days' interest will be forfeited on the amount withdrawn</li> </ul>
307	Access 70	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• Instant access is allowed on balances over £10,000</li> <li>• 70 days' notice is required for withdrawals/closures on balances below £10,000 or 70 days' interest will be forfeited on the amount withdrawn</li> </ul>
322	Saver 75	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will be transferred to an Instant Tracker</li> <li>• 75 days' notice is required for withdrawals/closures or 75 days' interest will be forfeited on the amount withdrawn</li> </ul>
373	Saver 60	<ul style="list-style-type: none"> <li>• Should the balance fall below £1,000, the account will not earn any interest</li> <li>• 60 days' notice is required for withdrawals/closures or 60 days' interest will be forfeited on the amount withdrawn</li> </ul>
381	Maturity Bonus	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account must be closed</li> <li>• A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost</li> <li>• A balance of £100 minimum must be maintained in the account to be eligible for the bonus</li> <li>• If the account is closed before the anniversary date, no bonus will be paid</li> <li>• This account is only available to existing customers whose Bond or Regular Saver is due for maturity</li> </ul>
416	100 Day Notice Account	<ul style="list-style-type: none"> <li>• Should the balance fall below £1000, the nominal rate of interest applies for balances above £50+.</li> <li>• 100 days' notice is required for withdrawals/closures or 100 days' interest will be forfeited on the amount withdrawn</li> </ul>
398	Limited Access Bonus	<ul style="list-style-type: none"> <li>• Should the balance fall below £100, the account must be closed</li> <li>• A maximum of 3 instant access withdrawals are allowed within a 12-month period starting from the date the account was opened. If more than 3 withdrawals are placed within the 12-month period, the bonus shall be lost.</li> <li>• A balance of £100 minimum must be maintained in the account to be eligible for the bonus. If balance falls below this amount the account must be closed.</li> <li>• If the account is closed before the anniversary date, no bonus will be paid</li> </ul>
45	Save and Sponsor	<ul style="list-style-type: none"> <li>• 7 days' notice is required for withdrawals/closures or 7' interest will be forfeited on the amount withdrawn</li> <li>• The Society will make an annual donation to Mary Stevens Hospice, equivalent to 0.25% of the average month end balance of your account.</li> </ul>

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

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

408	Five Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term.</li> </ul>
413	Two Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two-year period following account opening</li> <li>The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
414	Three Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the three-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three-year period following account opening</li> <li>The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
429	Two Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two-year period following account opening</li> <li>The interest on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
430	Three Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>No further deposits may be made during the three-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three-year period following account opening</li> <li>The interest on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
431	Five Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>No further deposits may be made during the five-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the five-year period following account opening</li> <li>The interest on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term.</li> </ul>
438	Two Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>No further deposits may be made during the two-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the two-year period following account opening</li> <li>The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
439	Three Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>No further deposits may be made during the three-year term once the initial investment has been made</li> <li>No withdrawals are permitted in the three-year period following account opening</li> <li>The interest rate on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>

440	Five Year Fixed Rate Bond Issue 4	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the five-year period following account opening</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
474	Two Year Fixed Rate Bond Issue 9	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the two-year period following account opening</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
475	Three Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the three-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the three-year period following account opening</li> <li>• The interest rate on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
476	Five Year Fixed Rate Bond Issue 5	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the five-year period following account opening</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
482	Two Year Fixed Rate Bond Issue 10	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the two-year period following account opening</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
483	Three Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the three-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the three-year period following account opening</li> <li>• The interest rate on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term</li> </ul>
484	Five Year Fixed Rate Bond Issue 6	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the five-year period following account opening</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change this interest rate during the five-year term</li> </ul>
491	One Year Fixed Rate Bond Issue 19	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>



492	Two Year Fixed Rate Bond Issue 11	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
493	Three Year Fixed Rate Bond Issue 8	<ul style="list-style-type: none"> <li>• No further deposits may be made during the three-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the three-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the three-year term. The Society does not have the right to change this interest rate during the three-year term.</li> </ul>
494	Five Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• No further deposits may be made during the five-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the five-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the five-year term. The Society does not have the right to change the interest rate during the five-year term.</li> </ul>
516	One Year Fixed Rate Bond Issue 20	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
517	Two Year Fixed Rate Bond Issue 12	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
524	One Year Fixed Rate Bond Issue 21	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>
525	Two Year Fixed Rate Bond Issue 13	<ul style="list-style-type: none"> <li>• No further deposits may be made during the two-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the two-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li> </ul>
568	One Year Fixed Rate Bond Issue 22	<ul style="list-style-type: none"> <li>• No further deposits may be made during the one-year term once the initial investment has been made.</li> <li>• No withdrawals are permitted in the one-year term following the account opening.</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term.</li> </ul>

569	Two Year Fixed Rate Bond Issue 14	<ul style="list-style-type: none"><li>• No further deposits may be made during the two-year term once the initial investment has been made.</li><li>• No withdrawals are permitted in the two-year term following the account opening.</li><li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term.</li></ul>
-----	-----------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

397	Unincorporated One Year Fixed Rate Bond	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These could be Partnerships, Sole Traders, Clubs and Associations (If one partner is a corporate body e.g. LLP or PLC then they can only open a Corporate or Deposit account).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12-month period following account opening</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term</li> </ul>
387	Corporate 35 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below the minimum allowed, the account will earn a Nominal Rate of Interest of 0.05%. If the balance falls below £50, the account will earn no interest.</li> </ul>
388	Unincorporated 35 Day Notice	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These could be Partnerships, Sole Traders, Clubs and Associations (If one partner is a corporate body e.g. LLP or PLC then they can only open a Corporate or Deposit account).</li> <li>• 35 days' notice is required for withdrawals/closures or 35 days' interest will be forfeited on the amount withdrawn</li> <li>• Should the balance fall below £1,000, the account will earn a Nominal Rate of Interest of 0.05%. If the balance falls below £50, the account will earn no interest.</li> </ul>
527	Corporate One Year Fixed Rate Bond Issue 7	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12-month period following account opening</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term</li> </ul>

528	Corporate Two Year Fixed Rate Bond Issue 3	<ul style="list-style-type: none"> <li>• This account is only available for Corporate Bodies. A corporate body is able to enter in its' own right into legal agreements and can often be identified by 'Ltd' or 'Plc' or 'Incorporated' being included in the company title. If the company is a corporate body it will have registered by a legal process, for example with Companies House. Account holders do not have membership or voting rights.</li> <li>• No further deposits may be made during the two-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 24-month period following account opening</li> <li>• The interest rate on this account is fixed for the two-year term. The Society does not have the right to change this interest rate during the two-year term</li> </ul>
529	Unincorporated One Year Fixed Rate Bond Issue 2	<ul style="list-style-type: none"> <li>• This account is only available for Unincorporated Bodies. These could be Partnerships, Sole Traders, Clubs and Associations (If one partner is a corporate body e.g. LLP or PLC then they can only open a Corporate or Deposit account).</li> <li>• No further deposits may be made during the one-year term once the initial investment has been made</li> <li>• No withdrawals are permitted in the 12-month period following account opening</li> <li>• The interest rate on this account is fixed for the one-year term. The Society does not have the right to change this interest rate during the one-year term</li> </ul>