

# Interest Rate Guide

Effective from 18th July 2025

## Ways of opening your account

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

In branch















Online



Postal



Bonds	Channel	Balance	Interest Rate (AER*)
One Year Fixed Rate Bond Issue 47		£1,000+	3.95%
One Year Fixed Rate Bond Online Issue 24		£1,000+	3.95%
Two Year Fixed Rate Bond Issue 44		£1,000+	3.85%
Three Year Fixed Rate Bond Issue 3		£1,000+	3.75%
Five Year Fixed Rate Bond Issue 13		£1,000+	3.65%

ISA	Channel	Balance	Interest Rate (AER*)
Branch Instant Access ISA		£100+	3.90%
One Year Fixed Rate ISA Issue 36		£100+	3.85%
One Year Fixed Rate ISA Online Issue 22		£100+	3.85%
Two Year Fixed Rate ISA Issue 40		£100+	3.75%
Two Year Fixed Rate ISA Online Issue 27		£100+	3.75%
Three Year Fixed Rate ISA Issue 5		£100+	3.65%
Five Year Fixed Rate ISA Issue 11		£100+	3.55%

## How to Apply



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










Visit [dudleybuildingsociety.co.uk/savings/product-finder](https://dudleybuildingsociety.co.uk/savings/product-finder) and click on the product to find out how to apply.








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









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Instant Access	Channel	Balance	Interest Rate (AER*)
Instant Tracker	 	£50+ £500+	1.35% 1.40%
Branch Instant Access Saver	 	£1000+	4.00%
Branch Instant Access Saver Monthly Interest Issue 2	 	£1000+	3.93% (Gross) 4.00% AER*
Easy Access Saver Online Issue 8		£250+	4.00%

Regular Savings	Channel	Balance	Interest Rate (AER*)
One Year Regular Saver Issue 9	 	£50+	5.00%
Loyalty One Year Regular Saver**	 	£50+	6.00%

Notice Accounts	Channel	Balance	Interest Rate (AER*)
30 Day Notice Issue 4	 	£1,000+	3.20%
90 Day Notice Issue 2	 	£1,000+	3.30%
120 Day Notice Issue 2	 	£1,000+	4.15%
120 Day Notice Online Issue 2		£1,000+	4.15%

Children's	Channel	Balance	Interest Rate (AER*)
My Squirrel Saver (0-11 years only)	 	£10+	3.00%
My Reward Saver (12-16 years only)	 	£10+	3.00%
Cash Junior ISA	 	£100+ £2,500+	2.05% 3.15%
First Account	 	£1+	1.50%

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

\*\*This account is only available to UK residents aged 16 or over, who hold a continuous membership with Dudley Building Society (Savings or Mortgage account) starting on or before 17/07/2025.

## Principal Office

7 Harbour Buildings, The Waterfront,  
Brierley Hill, DY5 1LN

**Tel: 01384 231414**

**enquiries@dudleybuildingsociety.co.uk**



## Our Branches

### Brierley Hill

107 High Street, Brierley Hill, DY5 3AU

**Tel: 01384 70420**

**brierleyhill@dudleybuildingsociety.co.uk**

### Bridgnorth

Central Court, High Town,  
Bridgnorth, WV16 4DB

**Tel: 01746 708022**

**bridgnorth@dudleybuildingsociety.co.uk**

### Dudley

Dudley House, Stone Street, Dudley DY1 1NP

**Tel: 01384 253034**

**dudley@dudleybuildingsociety.co.uk**

### Gornal Wood

20 Abbey Road, Gornal Wood, DY3 2PG

**Tel: 01384 214671**

**gornalwood@dudleybuildingsociety.co.uk**

### Kingswinford

1 Townsend Place, Kingswinford, DY6 9JL

**Tel: 01384 278326**

**kingswinford@dudleybuildingsociety.co.uk**

### Perton

6 Anders Square, Perton, WV6 7QH

**Tel: 01902 755540**

**perton@dudleybuildingsociety.co.uk**

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

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

### General information

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

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

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

To provide you with independent and high quality financial advice, our partners Concept Financial Services are on hand to provide the following services: Pension Advice, Investment Advice, Inheritance Tax Planning, Retirement Planning and Protection Planning Advice. Find out more at [dudleybuildingsociety.co.uk/financial-services](http://dudleybuildingsociety.co.uk/financial-services)

### The Financial Services Compensation Scheme – protecting your savings

Your eligible deposits with Dudley Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

For joint accounts each holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

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

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



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