# **Interest Rate Guide**



## Effective from 19th August 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 49		£1,000+	3.80%
One Year Fixed Rate Bond Online Issue 25	**************************************	£1,000+	3.80%
18 Month Fixed Rate Bond Issue 17		£1,000+	3.90%
18 Month Fixed Rate Bond Online Issue 14	*	£1,000+	3.90%
Two Year Fixed Rate Bond Issue 44		£1,000+	3.85%
Two Year Fixed Rate Bond Online Issue 27	A.	£1,000+	3.85%
Three Year Fixed Rate Bond Issue 3	<b>29</b> 🔀	£1,000+	3.75%
Three Year Fixed Bond Online Issue 3	я <sup>;</sup>	£1,000+	3.75%
Five Year Fixed Rate Bond Issue 15	20 🔀	£1,000+	3.95%
Five Year Fixed Rate Bond Online Issue 5	**************************************	£1,000+	3.95%

## **How to Apply**



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

<sup>\*&#</sup>x27;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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ISA	Channel	Balance	Interest Rate (AER*)
Branch Instant Access ISA		£100+	3.90%
One Year Fixed Rate ISA Issue 36	<b>P</b> 🔀	£100+	3.85%
One Year Fixed Rate ISA Online Issue 22	A .	£100+	3.85%
Two Year Fixed Rate ISA Issue 40	<b>P</b> 🔀	£100+	3.75%
Two Year Fixed Rate ISA Online Issue 27	я̂.	£100+	3.75%
Three Year Fixed Rate ISA Issue 5	<b>29</b> 🔀	£100+	3.65%
Five Year Fixed Rate ISA Issue 11	20 🔀	£100+	3.55%

Instant Access	Channel	Balance	Interest Rate (AER*)
Instant Tracker		£50+ £500+	1.35% 1.40%
Branch Instant Access Saver	<b>29</b> 🔀	£1000+	4.00%
Branch Instant Access Saver (Monthly Interest)		£1000+	3.93% (Gross) 4.00% AER*
Easy Access Saver Online Issue 8	я́.	£250+	4.00%

## **How to Apply**



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



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

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Regular Savings	Channel	Balance	Interest Rate (AER*)
One Year Regular Saver Issue 9	<b>₽</b> ⊠	£50+	5.00%
Loyalty One Year Regular Saver**	<b>2</b> 0 ×	£50+	6.00%

Notice Accounts	Channel	Balance	Interest Rate (AER*)
30 Day Notice Issue 4	<b>20</b> 🔀	£1,000+	3.20%
90 Day Notice Issue 2	20 🔀	£1,000+	3.30%

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	<b>*</b>	£100+ £2,500+	2.05% 3.15%
First Account	<b>••</b> ×	£]+	1.50%

## **How to Apply**



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

<sup>\*&#</sup>x27;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.

<sup>\*\*</sup>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

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

### 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

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.

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