

Interest Rate Guide

Effective from 27th October 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 

ISA	Channel	Minimum Balance	Interest Rate (AER*)
Branch Instant Access ISA	 	£100+	3.75%
Cash ISA Instant Issue 26	 	£10,000+	4.00%
Cash ISA Instant Online Issue 11		£10,000+	4.00%
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%
Three Year Fixed Rate ISA Online Issue 4		£100+	3.65%
Five Year Fixed Rate ISA Issue 13	 	£10,000+	4.00%
Five Year Fixed Rate ISA Online Issue 4		£10,000+	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.

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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Bonds	Channel	Minimum Balance	Interest Rate (AER*)
Two Year Fixed Rate Bond Issue 44		£1,000+	3.85%
Two Year Fixed Rate Bond Online Issue 27		£1,000+	3.85%
Three Year Fixed Rate Bond Issue 3		£1,000+	3.75%
Three Year Fixed Bond Online Issue 3		£1,000+	3.75%
Five Year Fixed Rate Bond Issue 17		£1,000+	4.00%
Five Year Fixed Rate Bond Online Issue 6		£1,000+	4.00%

Instant Access	Channel	Minimum Balance	Interest Rate (AER*)
Instant Tracker		£50+ £500+	1.00% 1.05%
Branch Instant Access Saver		£1000+	3.85%
Branch Instant Access Saver (Monthly Interest)		£1000+	3.78% (Gross) 3.85% AER*
Easy Access Saver Online Issue 8		£250+	3.85%
Easy Access Saver Online (Monthly Interest)		£1,000+	3.78% (Gross) 3.85% AER*

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.

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

Notice Accounts	Channel	Minimum Balance	Interest Rate (AER*)
30 Day Notice Issue 5	 	£1,000+	3.95%
30 Day Notice Online Issue 5		£1,000+	3.95%
60 Day Notice Issue 3	 	£1,000+	4.00%
60 Day Notice Online Issue 3		£1,000+	4.00%
120 Day Notice Issue 4	 	£1,000+	4.15%
120 Day Notice Online Issue 3		£1,000+	4.15%

Children's	Channel	Minimum Balance	Interest Rate (AER*)
My Squirrel Saver (0-11 years only)	 	£10+	2.75%
My Reward Saver (12-16 years only)	 	£10+	2.75%
Cash Junior ISA	 	£100+ £2,500+	1.80% 2.90%
First Account	 	£1+	1.25%

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.

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

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brierleyhill@dudleybuildingsociety.co.uk

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Central Court, High Town,
Bridgnorth, WV16 4DB

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

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

General information

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

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

If you would like to discuss any of our savings accounts, you can visit one of our local branches or call our Customer 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](https://www.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**.

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

01384 231414.