

Interest Rate Guide



Effective from 6th September 2021

Childrens Accounts	Tier	Rate
Junior Easy Saver	up to £150 pm	3.50%
Cash Junior ISA	£2,500+	2.50%
	£100+	1.40%
First Account	£1+	1.25%

Instant Access	Tier	Rate
Instant Tracker	£500+	0.10%
	£50+	0.05%

Regular Savings	Tier	Rate
Young Regular Saver	up to £350 pm	2.00%
One Year Regular Saver	up to £250 pm	1.00%
One Year Regular Saver Online	up to £250 pm	1.00%

Business & Community Accounts	Tier	Rate
Unincorporated 35 Day Notice Account Issue 2	£25,000+	0.40%
	£1,000+	0.20%
Corporate 35 Day Notice Account Issue 2	£25,000+	0.40%
	£1,000+	0.20%

How to Apply



Complete our **Savings Application Form** at dudleybuildingsociety.co.uk/savings and return this with your proof of identification



Visit one of our local branches with your initial deposit and proof of identification



If you are applying for an Online product, visit dudleybuildingsociety.co.uk/savings and select the Online product to apply online

Safe and straightforward savings accounts designed with you in mind

General information

Savers are reminded that all interest rates are subject to variation. 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 of 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 Services Team on **01384 231 414**.

To provide you with 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)

'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.

The Financial Services Compensation Scheme – protecting your savings

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. In general, individuals and small companies can claim compensation from FSCS. In the case of deposits, large companies are also able to claim compensation, although some exclusions may apply. We will remind you of this Scheme annually. Please see the Financial Services Compensation Scheme's 'How FSCS Protects Your Money' booklet, which is available in our Branches or our website, for details.

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 account 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.

Please ask at your local branch or call a member of our Customer Service Team on **01384 231414** for further information or visit the FSCS website, www.fscs.org.uk.

Principal Office

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

Tel: 01384 231414

enquiries@dudleybuildingsociety.co.uk

Branch offices

Branch opening hours may vary.

Please refer to our website for further details

Brierley Hill

107 High Street, Brierley Hill DY5 3AU

Tel: 01384 70420

brierleyhill@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



Visit us at:

[dudleybuildingsociety.co.uk](https://www.dudleybuildingsociety.co.uk)



Email us on:

enquiries@dudleybuildingsociety.co.uk



Call us on:

01384 231414

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