

# Trust Account Interest Rate Guide

















Effective from 13<sup>th</sup> May 2026




## Ways of opening your account

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

In branch  Postal 

Fixed Rate Bonds	Channel	Minimum Balance	Interest Rate (AER*)
Trust One Year Fixed Rate Bond	 	£20,000+	2.70%
Trust One Year Fixed Rate Bond (Monthly)	 	£20,000+	2.70% AER* 2.67% (Gross)
Trust Two Year Fixed Rate Bond	 	£20,000+	2.80%
Trust Two Year Fixed Rate Bond (Monthly)	 	£20,000+	2.80% AER* 2.76% (Gross)
Trust Three Year Fixed Rate Bond	 	£20,000+	2.90%
Trust Three Year Fixed Rate Bond (Monthly)	 	£20,000+	2.90% AER* 2.86% (Gross)
Trust Five Year Fixed Rate Bond	 	£20,000+	3.00%
Trust Five Year Fixed Rate Bond (Monthly)	 	£20,000+	3.00% AER* 2.96% (Gross)

## How to Apply

 Visit your local branch or post your application to us with your completed trust application form and any supporting documentation, including proof of identification.

 See our [application checklist](#) to find out what documents you require.

## Learn more

 Visit [dudleybuildingsociety.co.uk/savings/trusts](https://dudleybuildingsociety.co.uk/savings/trusts) to learn more about our trusts, accepted trust types, and guidance on how they work and who they may be suitable for.

\*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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In branch  Postal 

Notice	Channel	Minimum Balance	Interest Rate (AER*)
Trust 30 Day Notice	 	£20,000+	2.30%
Trust 30 Day Notice (Monthly)	 	£20,000+	2.30% AER* 2.28% (Gross)
Trust 120 Day Notice	 	£20,000+	2.40%
Trust 120 Day Notice (Monthly)	 	£20,000+	2.40% AER* 2.37% (Gross)

Instant Access	Channel	Minimum Balance	Interest Rate (AER*)
Trust Instant Access Saver	 	£20,000+	2.00%
Trust Instant Access Saver (Monthly)	 	£20,000+	2.00% AER* 1.98% (Gross)

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 Visit your local branch or post your application to us with your completed trust application form and any supporting documentation, including proof of identification.

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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.

## 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 Services Team on: **01384 231414**

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

Savings held with Dudley Building Society may be eligible for protection under the Financial Services Compensation Scheme (FSCS), the UK's deposit guarantee scheme.

FSCS protection for trust accounts depends on the type of trust and how it is structured. The amount of protection available may differ from that applying to personal savings accounts.

Trustees and trust customers should refer to the FSCS website ([www.fscs.org.uk](http://www.fscs.org.uk)) for details of how protection applies to their specific trust arrangement.

**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**.**