

# General Information

## Derbyshire Building Society is a trading division of Nationwide Building Society

### Derbyshire Building Society & Its Customers

We are strongly committed to customer care

#### What if things go wrong?

If things go wrong, let us know and we'll try and sort out the problem promptly. We have a complaints procedure and we are a member of the Financial Ombudsman Service.

Details about our complaints procedure and the Financial Ombudsman Service are in a leaflet called "The Society and its Customers". Please call our Customer Relationship Team on 08456 004 005 if you would like a copy. Complaints we cannot settle may be referred to the Financial Ombudsman Service.

### Charges - Savings Accounts

The following charges are subject to variation. If you would like details of the charges which apply to our mortgage accounts please ask.

#### Returned Cheques – £26

This covers the administration costs and bank charges when a cheque paid into a Derbyshire account is subsequently returned unpaid. The amount of the returned cheque and the £26 charge will then be taken from the money in the account.

#### \*CHAPS Transfer – £30

CHAPS is a bank telegraphic transfer service which allows money to be transferred to another account quickly and conveniently. This charge will be payable when a withdrawal is made in this way. This facility is available only for transfers to UK banks.

#### \*Special Presentation Charge – £15

A charge of £15 is made if you need a cheque clearing quickly; this covers our administration costs and the bank charges we have to pay. This service is only available for cheques of £2,500 or more.

#### Stopped Cheques – £20

This charge is payable when we agree, as an exception, to stop a cheque we have issued, at a customer's request.

### Derbyshire Cash Account – Non ATM Withdrawals

A charge of 70p is made for any withdrawal after which the amount in the account is below £100. This charge will be waived for customers over 60.

A charge of £1 is made for each cheque withdrawal of less than £50 (irrespective of the amount in the account).

If both the above occur at the same time, only the £1 per cheque charge will apply.

**Please note:** The owners of some cash machines may make a charge for ATM withdrawals on Derbyshire Cash Accounts and ysave accounts which will be deducted from your account when you make a withdrawal.

### Rejected Direct Debit – £26

This covers our administration costs if we have to reject a Direct Debit because there are insufficient cleared funds to cover the full amount.

### Account Information Charges - £10

This covers the administration costs of providing you with a copy of your annual investor's statement, a copy of any other statement, a breakdown of the transactions on your account, or an extra s352 tax deduction certificate.

### Overdrawn Account Charge - £20

You cannot make a withdrawal if the account would be overdrawn following the withdrawal. If you do we will write to you requesting that you pay sufficient money into the account to equal or exceed the minimum investment balance. We will charge you this fee where we send you a letter, or take similar action, about your account continuing to be overdrawn - this fee will be charged from and including the second letter.

### Other Charges

This list does not include charges we may make for items we consider to be outside the normal servicing of the account

These charges apply to all our Savings Accounts except our Variable Rate Mini Cash ISAs and consequently the services marked \* are not available on these accounts. Please ask if you would like more information about charges. If we increase any of these charges, we will give you at least 30 days notice.



We are a member of the Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Tel: 0207 964 1000  
[www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

Call us now on **08456 004 005**  
or visit **[thederbyshire.co.uk](http://thederbyshire.co.uk)**

**Derbyshire**  
Building Society