

Variable Rate Accounts Available To New Savers

Rates at 19 October 2011

Easy Access Accounts

Branch Instant		
	Gross p.a./AER%	Net p.a.%
£250,000+	0.13	0.10
£50,000 to £249,999	0.12	0.10
£10,000 to £49,999	0.11	0.09
£1 to £9,999	0.10	0.08

EasySave Tracker Issue 2		
	Gross p.a./AER%	Net p.a.%
£100+	0.50	0.40

Young Savers

Young Savers		
	Gross p.a./AER%	Net p.a.%
£1+	0.75	0.60

Regular Savings

Regular Savings Account Issue 2		
	Gross p.a./AER%	Net p.a.%
£10+ Standard Rate	0.10	0.08
£10+ including conditional Bonus Rate	2.50	2.00

Notice Accounts

Platinum Notice Account			
Annual interest	Gross p.a./AER%		Net p.a.%
£5,000+	3.05		2.44
£1 to £4,999 (fixed rate)	0.25		0.20
Monthly interest	Gross p.a.%	AER%	Net p.a.%
£5,000+	3.01	3.05	2.41
£1 to £4,999 (fixed rate)	0.25	0.25	0.20

The annual gross interest rate for balances of £5,000+ is guaranteed to be at least 2.00% above the Bank of England Base Rate until 31 May 2013.

Any changes will be made within 30 days of a Bank of England announcement.

Tax Efficient

Derbyshire Cash ISA	
	AER Tax-free%
£9,000+	0.35
£10 to £8,999	0.25

Online Accounts

Derbyshire NetSaver Issue 2			
	Gross p.a./AER% including bonus	Gross p.a./AER%	Net p.a.% including bonus
£1+	3.16	1.00	2.53

The minimum opening balance is £1,000. Following the initial payment into the account a fixed bonus of 2.16% gross p.a. is paid until 31 January 2013. This is a limited issue and may be withdrawn at any time. Please refer to account specific leaflet for further details.

Affinity Accounts

Affinity Accounts		
Derby Rams Account, RamSaver, Ellen MacArthur Trust and Rainbows Children's Hospice Account, Ellen MacArthur Trust and Rainbows Children's Hospice Account - Online, The National Trust Derbyshire Savings Account		
	Gross p.a./AER%	Net p.a.%
£5,000+	0.25	0.20
£1 to £4,999	0.10	0.08

For information on interest rates for fixed term and fixed rate accounts, please ask a member of staff.

Important Notes

You should read this poster together with our Guide To Our Savings Accounts brochure, the relevant product leaflet, Account Terms leaflet and the Interest Rates leaflet. Interest is paid annually unless otherwise stated. Interest rates and account terms are variable under our Investment Conditions and Online Savings Terms and Conditions unless the special conditions for a particular account say otherwise, eg fixed rate accounts.

Base Rate is the Bank of England's Official Base Rate and is currently 0.50%. Gross means the contractual rate of interest payable before the deduction of income tax at the specified rate. AER stands for annual equivalent rate and illustrates what the interest rate would be if interest was paid and compounded once each year. The Net rate is an illustrative rate only allowing for deduction of income tax assuming continuation of the current prescribed rate of 20%. (The tax position affecting our accounts is subject to changes in the law.) Tax Free is the contractual rate of interest payable where interest is exempt from income tax.

Derbyshire Building Society is a trading division of Nationwide Building Society which is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW. All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime. Derbyshire Building Society - Savings & Investment Team, PO Box 29216, Dunfermline KY12 2BZ. INV34 19.10.11

Call us now on **08456 004 005**
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Derbyshire
Building Society