

# VARIABLE RATE ACCOUNTS AVAILABLE TO NEW SAVERS

Rates at 1 March 2009

## Easy Access Accounts

### Branch Instant

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£250,000 and over	0.15	=	0.12
£50,000 to £250,000	0.12	=	0.10
£10,000 to £50,000	0.11	=	0.09
£1 to £10,000	0.10	=	0.08

### EasySave Tracker - Issue 2

Rate tracks Bank Rate

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£100 to £100,000	1.00	=	0.80

### Limited Edition Tracker - Issue 5

The rate below applies to accounts opened for a year or less.

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£500,000 and over	2.00	=	1.60
£100,000 to £500,000	1.75	=	1.40
£100 to £100,000	1.00	=	0.80

For accounts open more than 1 year the rate will be the same as Bank Rate (currently 1.00%)

## Young Savers

### Young Savers

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£1 and over	0.95	=	0.76

## Regular Savings

### Regular Savings Account

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
Standard Rate	0.10	=	0.08
Bonus Rate <sup>††</sup>	††1.25	=	1.00

<sup>††</sup>AER including conditional bonus  
Please refer to account specific leaflet for further details.

## Notice Accounts

### Postal 60 Triple Guarantee

Annual Interest

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£250 and over	2.45	=	1.96

Gross rate is guaranteed to be at least 0.50% above Bank Rate until 30 June 2009

Gross rate is guaranteed to be at least 0.25% above Bank Rate from 1 July 2009 to 30 June 2010.

Gross rate is guaranteed to be at least Bank Rate from 1 July 2010 onwards.

## Monthly Income

### Monthly Income Saver

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%	<sup>†</sup> AER%
£1 and over	0.10	=	0.08	0.10

## Tax Efficient

### Loyalty ISA

(Qualifying loyal customers only)

The rate below applies until 5 April 2009.

Loyal customer for: <sup>†</sup>GROSS p.a./<sup>†</sup>AER%

6 months up to 2 years	1.25
2 years up to 4 years	1.35
4 years up to 6 years	1.45
6 years up to 8 years	1.55
8 years up to 10 years	1.65
10 years and over	1.75

From 6 April 2009 the rate will be the same as Bank Rate (currently 1.00%)

### Derbyshire Cash ISA

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%
£9,000 and over	0.70
£10 to £9,000	0.65

## Online Accounts

### iSaver

The rate below applies to accounts opened for 6 months or less.

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%	<sup>†</sup> AER%
£1 to £500,000	1.40	=	1.12	1.20

The rate below applies to accounts open more than 6 months.

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£1 to £500,000	1.00	=	0.80

## Treasurers Accounts

### Treasurers Deposits

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
Instant Access			
£10,000 and over	0.12	=	0.10
£1,000 to £10,000	0.11	=	0.09
£1 to £1,000	0.10	=	0.08
28 days' notice	0.15	=	0.12
6 months' notice	0.20	=	0.16

## Affinity Accounts

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Community Saver  
Ellen MacArthur Trust and Rainbows Children's Hospice Account  
Ellen MacArthur Trust and Rainbows Children's Hospice Account - Online  
Mariners Account  
Stags Saver  
The National Trust Derbyshire Savings Account  
The Owls Savings Account  
The Spireites Savings Account

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£5,000 and over	0.50	=	0.40
£1 to £5,000	0.25	=	0.20

### Derby Rams Account & RamSaver

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£5,000 and over	0.85	=	0.68
£1 to £5,000	0.35	=	0.28

**Derbyshire**  
Building Society

Interest rates on FIXED TERM, FIXED RATE ACCOUNTS are unchanged. For information, please ask a member of staff.

#### IMPORTANT NOTES

A qualifying customer is anyone who has held a mortgage or savings account with Derbyshire Building Society for 6 months. 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 unless the special conditions for a particular account say otherwise, eg fixed rate accounts.

Bank Rate is the Bank of England's Official Bank Rate and is currently 1.00%. <sup>†</sup>Gross means the contractual rate of interest payable before the deduction of income tax at the specified rate. <sup>†</sup>The AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. All savings products advertisements which quote interest rates should contain an AER so you will be able to compare more easily what return you can expect over time. <sup>\*</sup>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.)

Derbyshire Building Society is a trading division of Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon Wiltshire, SN38 1NW. Nationwide subscribes to the Banking Code, copies of which are available on request.

All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime. Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG

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