

# Variable Rate Accounts Available To New Savers

Rates at 1 November 2010

## Easy Access Accounts

Branch Instant		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>£250,000 and over</b>	0.13 =	0.10
<b>£50,000 to £250,000</b>	0.12 =	0.10
<b>£10,000 to £50,000</b>	0.11 =	0.09
<b>£1 to £10,000</b>	0.10 =	0.08

EasySave Tracker – Issue 2		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>Rate tracks Bank Rate</b>		
<b>£100 and over</b>	0.50 =	0.40

## Young Savers

Young Savers		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>£1 and over</b>	0.45 =	0.36

## Regular Savings Accounts

Regular Savings Account (issue 2)		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>Standard Rate</b>	0.10 =	0.08
<b>Bonus Rate<sup>***</sup></b>	2.50 =	2.00

## Tax Efficient

Derbyshire Cash ISA	
	<sup>1</sup> GROSS p.a./#AER%
<b>£9,000 and over</b>	0.35
<b>£10 to £9,000</b>	0.25

## Online Accounts

iSaver			
The rate below applies to accounts opened for 6 months or less.			
	<sup>1</sup> GROSS p.a.	*NET%	#AER%
<b>£1 to £500,000</b>	0.90 =	0.72	0.70
The rate below applies to accounts open more than 6 months.			
	<sup>1</sup> GROSS p.a./#AER%	*NET%	
<b>£1 to £500,000</b>	0.50 =	0.40	

Online Saver		
The rate below applies to accounts opened for 12 months or less.		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>£5,000 and over Bonus Rate<sup>***</sup></b>	2.65 =	2.12
The rate below applies to accounts open more than 12 months.		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>£5,000 and over Standard Rate</b>	1.40 =	1.12

<sup>\*\*\*</sup>AER including bonus

Please refer to account specific leaflet for further details.

## Affinity Accounts

Affinity Accounts		
	<sup>1</sup> GROSS p.a./#AER%	*NET%
<b>£5,000 and over</b>	0.25 =	0.20
<b>£1 to £5,000</b>	0.10 =	0.08

Interest rates on FIXED TERM, FIXED RATE ACCOUNTS are unchanged. For information, 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 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 0.50%. <sup>1</sup>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.)

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