

VARIABLE RATE ACCOUNTS NOT AVAILABLE TO NEW INVESTORS

Rates at 1 July 2008

EasySave Tracker

Monthly Interest

	GROSS%	NET%	AER%
£100 to £100,000	5.00	= 4.00	5.12

Annual Interest

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

	GROSS/AER%	NET%
£100 to £100,000	5.20	= 4.16

For accounts open more than 1 year the rate will be the same as the Bank Rate (currently 5.00%)

Crown Instant

	GROSS/AER%	NET%
£50,000 and over	2.30	= 1.84
£10,000 to £50,000	1.95	= 1.56
Up to £10,000	1.15	= 0.92

Crown Monthly

Monthly Interest

	GROSS%	NET%	AER%
£50,000 and over	3.70	= 2.96	3.76
£10,000 to £50,000	3.35	= 2.68	3.40
£5,000 to £10,000	2.50	= 2.00	2.53
Up to £5,000	2.10	= 1.68	2.12

Crown 90

	GROSS/AER%	NET%
£100,000 and over	4.35	= 3.48
£50,000 to £100,000	4.05	= 3.24
£25,000 to £50,000	3.75	= 3.00
£10,000 to £25,000	3.45	= 2.76
£1,000 to £10,000	2.70	= 2.16

Triple Gold

	GROSS/AER%	NET%
£50,000 and over	2.30	= 1.84
£10,000 to £50,000	1.95	= 1.56
Up to £10,000	1.15	= 0.92

Derbyshire 180

Annual Interest

	GROSS/AER%	NET%
£100,000 and over	4.55	= 3.64
£25,000 to £100,000	4.40	= 3.52
£10,000 to £25,000	4.15	= 3.32
£5,000 to £10,000	3.60	= 2.88

Monthly Interest

	GROSS%	NET%	AER%
£100,000 and over	4.30	= 3.44	4.39
£25,000 to £100,000	4.15	= 3.32	4.23
£10,000 to £25,000	3.90	= 3.12	3.97
£5,000 to £10,000	3.35	= 2.68	3.40

Limited Edition Tracker Account - Issue 1

Monthly Interest

	GROSS%	NET%	AER%
£50,000 and over	5.00	= 4.00	5.12

Limited Edition Tracker Account - Issue 2

Monthly Interest

	GROSS%	NET%	AER%
£100,000 and over	5.00	= 4.00	5.12

Limited Edition Tracker Account - Issue 3

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

	GROSS/AER%	NET%
£500,000 and over	5.50	= 4.40
£100,000 to £500,000	5.30	= 4.24
£100 to £100,000	5.20	= 4.16

For accounts open more than 1 year the rate will be the same as the Bank Rate (currently 5.00%)

Limited Edition Tracker Account - Issue 4

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

	GROSS/AER%	NET%
£500,000 and over	5.55	= 4.44
£100,000 to £500,000	5.40	= 4.32
£100 to £100,000	5.00	= 4.00

For accounts open more than 1 year the rate will be the same as the Bank Rate (currently 5.00%)

Derbyshire Matured TESSA Account

	GROSS/AER%	NET%
£10,000 and over	3.20	= 2.56
£5,000 to £10,000	2.60	= 2.08
£2,500 to £5,000	2.30	= 1.84
£1,000 to £2,500	2.20	= 1.76
Up to £1,000	2.05	= 1.64

Maturity Saver

Annual Interest

	GROSS/AER%	NET%
	4.50	= 3.60

Monthly Interest

	GROSS%	NET%	AER%
	4.42	= 3.54	4.51

12-Month Regular Saver

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

	GROSS/AER%	NET%
£10 and over	5.75	= 4.60

The rate below applies to accounts open more than one year.

	GROSS/AER%	NET%
£10 and over	3.25	= 2.60

Season Saver

	GROSS%	NET%	AER%
£10 to £1,000	5.70	= 4.56	5.70

Christmas Tracker

	GROSS/AER%	NET%
£100 and over	5.00	= 4.00

Limited Edition Tracker ISA & 55 Plus ISA - Issues 1 & 2

	TAX FREE/AER%
£10 and over	5.00

Postal Saver

	GROSS/AER%	NET%
£50,000 and over	4.15	= 3.32
£25,000 to £50,000	4.05	= 3.24
£100 to £25,000	3.95	= 3.16

Postal Premium

Annual Interest

	GROSS/AER%	NET%
£50,000 and over	4.60	= 3.68
£25,000 to £50,000	4.40	= 3.52
£5,000 to £25,000	4.30	= 3.44

Monthly Interest

	GROSS%	NET%	AER%
£50,000 and over	4.35	= 3.48	4.44
£25,000 to £50,000	4.15	= 3.32	4.23
£5,000 to £25,000	4.05	= 3.24	4.13

Postal 30 Triple Guarantee

	GROSS/AER%	NET%
£250 and over	5.95	= 4.76

Gross rate is guaranteed to be at least 0.50% above Bank Base Rate until 28 February 2009

From 1 March 2009 to 28 February 2010 Gross Rate is guaranteed to be at least 0.25% above Bank Base Rate.

From 1 March 2010 onwards the rate will be the same as the Bank Rate (currently 5.00%)

DCC Residents Account

	GROSS/AER%	NET%
£1 and over	4.10	= 3.28

Personal Deposits/ SAYE-Linked Deposits

	GROSS/AER%	NET%
£1 and over	0.25	= 0.20

International Accounts

International Crown Shares

	Annual Interest TAX FREE/AER%	Monthly Interest TAX FREE% AER%
£25,000 and over	2.50	2.50 2.53
£10,000 to £25,000	1.90	1.90 1.92
Up to £10,000	1.60	1.60 1.61

International Ordinary Shares

	TAX FREE/AER%
	0.25



Derbyshire
BUILDING SOCIETY
Local Matters

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 A 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. [†]Gross means the contractual rate of interest payable before the deduction of income tax at the specified rate. [‡]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. ^{*}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 authorised and regulated by the Financial Services Authority (Registration Number 164993) for certain activities concerning deposit taking, regulated mortgage contracts, general insurance and pure protection contracts, life assurance, pensions and investments. Contact us for more details or visit www.derbyshiresociety.co.uk/status. 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