

# SAVINGS

## VARIABLE RATE ACCOUNTS AVAILABLE TO NEW INVESTORS

Rates at 1 January 2008

### Easy Access Accounts

#### Derbyshire Cash Account

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

#### Branch Instant

	GROSS/AER%	NET%
£250,000 and over	3.80	= 3.04
£50,000 to £250,000	3.30	= 2.64
£10,000 to £50,000	2.80	= 2.24
£1 to £10,000	2.05	= 1.64

#### EasySave Tracker - Issue 2

Rate tracks Bank Base Rate

	GROSS/AER%	NET%
£100 to £100,000	5.50	= 4.40

#### Limited Edition Tracker - Issue 4

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

	GROSS/AER%	NET%
£500,000 and over	6.05	= 4.84
£100,000 to £500,000	5.90	= 4.72
£100 to £100,000	5.50	= 4.40

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

£100 and over	5.50	= 4.40
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### Online Accounts

#### iSaver

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

	GROSS/NET%	AER%
£1 to £500,000	5.90	= 4.72 5.70

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

	GROSS/AER%	NET%
£1 to £500,000	5.50	= 4.40

### Affinity Products

#### Derby Rams Account & RamSaver

	GROSS/AER%	NET%
£5,000 and over	5.45	= 4.36
£1 to £5,000	4.95	= 3.96

#### Affinity Accounts

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

	GROSS/AER%	NET%
£5,000 and over	4.50	= 3.60
£1 to £5,000	4.00	= 3.20

### Monthly Income

#### Monthly Income Saver

	GROSS/NET%	AER%
Monthly Interest	4.44	= 3.55 4.53

### Regular Savings

#### 12-Month Regular Saver

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

	GROSS/AER%	NET%
£10 and over	6.25	= 5.00

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

	GROSS/AER%	NET%
£10 and over	3.75	= 3.00

#### Regular Savings Account

	GROSS/AER%	NET%
Standard Rate	3.05	= 2.44
Bonus Rate**	5.75	= 4.60

\*\*AER including conditional bonuses

#### Loyalty Saver (Qualifying members only)

The rate below applies for accounts open a year or less

	GROSS/AER%	NET%
Member for 12 - 24 months	6.50	= 5.20
Member for 25 - 48 months	6.75	= 5.40
Member for 49 - 72 months	7.00	= 5.60
Member for 73 - 96 months	7.25	= 5.80
Member for 97 - 120 months	7.50	= 6.00
Member for 120 months +	8.00	= 6.40

The rate below applies for accounts open from 12 - 24 months

	GROSS/AER%	NET%
Member for 12 - 24 months	6.00	= 4.80
Member for 25 - 48 months	6.25	= 5.00
Member for 49 - 72 months	6.50	= 5.20
Member for 73 - 96 months	6.75	= 5.40
Member for 97 - 120 months	7.00	= 5.60
Member for 120 months +	7.50	= 6.00

The rate below applies for accounts open more than 2 years

	GROSS/AER%	NET%
All members	5.50	= 4.40

### Young Savers

#### Young Savers

	GROSS/AER%	NET%
£1 and over	5.45	= 4.36

### Tax Efficient

#### 55 Plus ISA - Issue 2

	TAX FREE/AER%
£1 and over	5.90

From 6 April 2008 the rate will be the same as the Bank Rate (currently 5.75%)

#### Standard Derbyshire Cash ISA

	TAX FREE/AER%
£9,000 and over	5.20
£10 to £9,000	5.15

### Treasurers Accounts

#### Treasurers Deposits

	GROSS/AER%	NET%
Instant Access	3.25	= 2.60
£10,000 and over	2.90	= 2.32
£1,000 to £10,000	2.30	= 1.84
Up to £1,000	3.45	= 2.76
28 days' notice	3.90	= 3.12
6 months' notice		

#### Time Deposits

Rates on application, telephone Treasury Department (01332) 844521 / 844524

### Notice Accounts

#### Derbyshire 180

##### Annual Interest

	GROSS/AER%	NET%
£100,000 and over	5.05	= 4.04
£25,000 to £100,000	4.90	= 3.92
£10,000 to £25,000	4.65	= 3.72
£5,000 to £10,000	4.10	= 3.28

##### Monthly Interest

	GROSS/NET%	AER%
£100,000 and over	4.80	= 3.84 4.91
£25,000 to £100,000	4.65	= 3.72 4.75
£10,000 to £25,000	4.40	= 3.52 4.49
£5,000 to £10,000	3.85	= 3.08 3.92

#### Postal Premium

##### Annual Interest

	GROSS/AER%	NET%
£50,000 and over	5.10	= 4.08
£25,000 to £50,000	4.90	= 3.92
£5,000 to £25,000	4.80	= 3.84

##### Monthly Interest

	GROSS/NET%	AER%
£50,000 and over	4.85	= 3.88 4.96
£25,000 to £50,000	4.65	= 3.72 4.75
£5,000 to £25,000	4.55	= 3.64 4.65



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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 [thederbyshire.co.uk/status](http://thederbyshire.co.uk/status). Your call or email may be monitored or recorded to prevent or detect crime, for service quality or security purposes. Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG