

# Cash Account

Our Cash Account gives you instant access to your money, 24 hours a day, every day of the year, as you can make withdrawals at over 64,000 LINK cash machines in the UK.

We will issue your new Derbyshire cash card within ten working days, followed a few days later by your Personal Identification Number (PIN).

Summary Box - Key Product Information for our Savings Accounts			
Account Name	Cash Account		
Interest Rates (AERs)	Balance per account	Gross <sup>p.a./AER<sup>††</sup></sup>	Net <sup>*</sup>
	£1 and over	0.05%	0.04%
	The rate of interest will be fixed until further notice. If we need to alter the rate of interest on this account in the future, we will write to account holders at least 30 days before doing so.		
Tax Status	We normally pay interest net. We can pay interest gross if you can provide us with an appropriate completed R85 form which complies with H M Revenue & Customs regulations.		
Conditions for bonus payment	N/A		
Withdrawal arrangements	<p>Withdrawals can be made in the following ways:</p> <ul style="list-style-type: none"><li>• <b>LINK cash machines</b> Maximum transaction at a cash machine per day £250 (multiples of £10) Account charges - Withdrawals from LINK cash machines are free of charge, except where other ATM owners make a charge.</li><li>• <b>Derbyshire branch counter</b> We will make a charge for withdrawals at a branch counter in the following circumstances. Where the amount in the account after the withdrawal is below £100: 70p per withdrawal. (This charge will be waived for customers aged over 60) Any cheque withdrawal of less than £50 (irrespective of the amount in the account): £1 per cheque. If both of the above occur at the same time, only the £1 charge for each cheque will apply.</li></ul> <p>• These charges may be varied from time to time under the Investment Conditions.</p> <p>• Regular payments out of the account can be made into other Derbyshire Building Society accounts by Derbyshire Direct Transfer (no charge)</p>		
Access	ATM, Branch & Post		

Cash Account - Summary of Special Conditions (see also our Account Terms booklet)	
Minimum opening investment	£10
Minimum amount in account	£1
Minimum transaction at branch counter	£1
Minimum transaction at a cash machine	£10
Maximum transaction at a cash machine per day	£250 (multiples of £10)
When is interest paid?	Interest is paid annually and is added to the account on 25 June
Minimum age of account holder	14 years old

<sup>†</sup>, <sup>††</sup>, \* - Please see overleaf

For more information about our Cash Account, including special conditions and information on caring for your account and PIN, please take a look at our Account Terms booklet.

Call us now on **08456 004 005**  
or visit **thederbyshire.co.uk**

**Derbyshire**  
Building Society

## Important information

- † 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 UK tax law and practice. Current tax treatment may not be maintained in the future.)

We normally pay interest Net. We can pay interest Gross if you can provide us with an appropriate completed R85 form which complies with H M Revenue & Customs regulations.

Terms and Conditions of the account are variable under the investment conditions. This is a share account savings product with Nationwide Building Society trading as Derbyshire Building Society.

We are not obliged to open a savings account or to do so on the terms stated in any of our literature. We can refuse to allow new accounts to be opened or limit account opening to accounts with a higher minimum opening investment than normally applies. We may do this generally or in certain cases.

If you decide to open an account we will need identification and proof of your home address. Please see our 'Confirm your identity' leaflet for details.

Rates correct as at 6 April 2010

## Deposits

Deposits into the account can be made in the following ways:

- Derbyshire branch counter - in cash or by cheque
- Standing order from any bank account
- Wage credits from employers
- Pension and benefit credits from HMRC and DWP

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.

Derbyshire Building Society, Duffield Hall, Duffield, Derby DE56 1AG

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