

4 Year Fixed Rate Cash ISA

4.40%
AER^{††} tax free*

Receive a fixed rate of return from our 4 Year Fixed Rate Cash ISA.

Summary Box - Key Product Information for our Savings Accounts	
Account Name	4 Year Fixed Rate ISA
Interest Rates (AERs)	Rate fixed to maturity date 30.04.15
	Balance per account
	£100 and over
Tax Status	Interest on ISAs is tax free* provided all account conditions are met - see the ISA Special Conditions in the Account Terms brochure.
Conditions for bonus payment	N/A
Withdrawal arrangements	If a withdrawal/transfer is made, there will be a charge equivalent to 320 days interest on the amount withdrawn/transferred at 4.40%. If you close the account and the interest charge is greater than the interest accrued on the account then we will take money from the capital balance. An interest charge on withdrawal/transfer will mean that the stated interest rate will not be achieved. Any withdrawal on the death of an account holder will be allowed without charge.
Access	Branch & Post

Fixed Rate Cash ISA (Issue 37) - Summary of Special Conditions	
Minimum Balance	£100
Maximum Subscription	The subscription limit allowed by the ISA Regulations for each tax year (currently £5,340), together with transfers in from Cash ISA accounts held with other providers or with us. Subject to ISA regulations.
When is interest paid?	On 30.04.11, 30.04.12, 30.04.13, 30.04.14, and on maturity 30.04.15
How many accounts can I open?	A maximum of one account per person. Please note you can only open one Cash ISA with one provider each tax year.
Minimum age of account holder	16
Can the account be opened in trust?	No
Can I hold the account in joint names?	No
Can I transfer any current or previous year's ISA subscription into this account?	Yes
Can I transfer funds from existing Derbyshire accounts I hold?	Yes, subject to the terms and conditions of the existing account.

* & †† - Please see overleaf

Please note: Once the account has been removed from sale, no further investments are permitted in any tax year. All fixed rate products are limited edition and may be withdrawn at any time.

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

Derbyshire
Building Society

Important Information

Additional Investments

You can make further investments to an account once it has been opened up to the maximum balance, provided the account is still open for new investments. We will give you a passbook as a record of your investment.

Investment Term and Maturity

The investment term is fixed to 30.04.15.

You may withdraw your investment on the maturity date. Shortly before maturity we will tell you about the choices you have for continuing your investment. If we do not receive written instructions from you by the maturity date, we will transfer any funds due on maturity to a Cash ISA of ours which we consider appropriate. If we don't have a Cash ISA at the time we will transfer any funds due on maturity to another account from our current range which we consider appropriate.

How and when we pay interest

The interest rate is fixed and we calculate interest on the sum you invest daily from the day after we receive it, up to and including the date of maturity. Interest will be paid on 30.04.11 then 30.04.12, 30.04.13, 30.04.14, and then on maturity 30.04.15. We will automatically add the interest into your account.

Notes

†† AER stands for annual equivalent rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

* Tax-free is the contractual rate of interest payable where interest is exempt from Income Tax.

Tax treatment is dependent on individual circumstances. Tax information in this leaflet is based on our understanding of current law and HM Revenue & Customs practice which can change.

Terms and Conditions of the account are variable under the Investment Conditions. This is a share account savings product with 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 openings to accounts with a higher minimum opening investment than that which 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.

This leaflet should be read together with the Tax Efficient ISAs brochure and Account Terms leaflet.

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.

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

INV - 29 -04.11

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

Derbyshire
Building Society