

# 2 Year Fixed Rate Bond

until 30 April 2013

# 3.95%

Gross<sup>†</sup>p.a./AER<sup>††</sup>  
if interest received annually

A fixed rate of return for your investment.

Summary Box - Key Product Information for our Savings Accounts							
Account Name	2 Year Fixed Rate Bond						
Interest Rates (AERs)	Rate fixed to maturity date (30.04.13)	Annual interest			Monthly interest		
		Gross <sup>†</sup> p.a.	Net*	AER <sup>††</sup>	Gross <sup>†</sup> p.a.	Net*	AER <sup>††</sup>
	<b>£100 and above</b>	3.95%	3.16%	3.95%	3.88%	3.10%	3.95%
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 HM Revenue and Customs regulations.						
Conditions for bonus payment	N/A						
Withdrawal arrangements	Are not allowed before 30.04.13 except on the death of an account holder, when they will be allowed without charge.						
Access	Branch, post and online.						

Fixed Rate Bond (Issue 224) - Summary of Special Conditions (see also overleaf)	
Minimum Investment/Balance:	£100
Maximum Investment/Balance:	£1,000,000 per account.
Number of accounts per investor:	One
Monthly interest paid:	Immediately after 15th of each Month.
Annual interest paid:	Paid 30.04.11, 30.04.12 and then on maturity on 30.04.13.

†, ††, \* - Please see overleaf

Cheques must be made out in the name of the account holder(s) - e.g. Mr John Smith

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**Derbyshire**  
Building Society

# Special Conditions

## Additional Investments

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

## Investment Term and Maturity

**Please note that this bond does not mature until 30 April 2013**

You may withdraw your investment on the maturity date. Shortly before maturity we will tell you about the available options and terms for continuing your investment. If we do not receive written instructions from you by the maturity date, we will transfer any funds either to a fixed rate bond or another account from our current range which we consider appropriate.

Please note that:

- You may also be able to make further investments into your new account but this will depend on the particular arrangements applying at the time.
- You will be able to close the new account without interest charge in the period 30 April 2013 to 31 May 2013. Any withdrawal after that date will be subject to the conditions of the new account.

## 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. Annual interest will be paid on 30.04.11, 30.04.12 and on maturity on 30.04.13.

Alternatively, if you opt for monthly interest, this will be paid immediately after the 15th of each month.

We will normally automatically add the interest into your account. However you can have the interest paid direct into your bank account or transferred into an instant access account with us.

**This product is restricted to one account per investor.**

## Notes

† 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.)

We normally pay interest Net. We can pay interest Gross if you can provide us with an appropriate completed R85 form which complies with HM 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 product 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.

**This leaflet should be read together with the 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

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