

VARIABLE RATE ACCOUNTS AVAILABLE TO NEW INVESTORS

Rates at 1 November 2008

Easy Access Accounts

Branch Instant

	GROSS/AER%	NET%
£250,000 and over	2.80	= 2.24
£50,000 to £250,000	2.30	= 1.84
£10,000 to £50,000	1.80	= 1.44
£1 to £10,000	1.25	= 1.00

EasySave Tracker - Issue 2

Rate tracks Bank Base Rate	GROSS/AER%	NET%
£100 to £100,000	4.50	= 3.60

Limited Edition Tracker - Issue 5

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	5.25	= 4.20
£100 to £100,000	4.50	= 3.60

For accounts open more than 1 year the rate will be the same as the Bank Rate (currently 4.50%)

Cash Account

From 1 June 2008 Cash Account has changed from being variable to a fixed rate of interest at 0.25% Gross/AER

Affinity Products

Affinity Accounts

- Community Saver
- Ellen MacArthur Trust and Rainbows Children's Hospice Account
- Ellen MacArthur Trust and Rainbows Children's Hospice Account - Online
- Mariners Account
- Stags Saver
- The Heart of the Forest Savings Account
- The National Trust Derbyshire Savings Account
- The Owls Savings Account
- The Spireites Savings Account

	GROSS/AER%	NET%
£5,000 and over	3.50	= 2.80
£1 to £5,000	3.00	= 2.40

Derby Rams Account & RamSaver

	GROSS/AER%	NET%
£5,000 and over	4.45	= 3.56
£1 to £5,000	3.95	= 3.16

Regular Savings

Loyalty Saver (Qualifying members only)

The rate below applies for accounts open a year or less

	GROSS/AER%	NET%
6 months up to 2 years	6.50	= 5.20
2 years up to 4 years	6.75	= 5.40
4 years up to 6 years	7.00	= 5.60
6 years up to 8 years	7.25	= 5.80
8 years up to 10 years	7.50	= 6.00
10 years and over	8.00	= 6.40

The rate below applies for accounts open between 1 and 2 years

	GROSS/AER%	NET%
6 months up to 2 years	5.00	= 4.00
2 years up to 4 years	5.25	= 4.20
4 years up to 6 years	5.50	= 4.40
6 years up to 8 years	5.75	= 4.60
8 years up to 10 years	6.00	= 4.80
10 years and over	6.50	= 5.20

For accounts open more than 2 years the rate will be the same as the Bank Rate (currently 4.50%)

Regular Savings Account

	GROSS/AER%	NET%
Standard Rate	2.05	= 1.64
Bonus Rate**	**4.75	= 3.80

**AER including conditional bonus

Tax Efficient

Loyalty ISA (Qualifying members only)

The rate below applies until 5 April 2009.

	TAX FREE/AER%
6 months up to 2 years	4.75
2 years up to 4 years	4.85
4 years up to 6 years	4.95
6 years up to 8 years	5.05
8 years up to 10 years	5.15
10 years and over	5.25

From 6 April 2009 the rate will be the same as the Bank Rate (currently 4.50%)

Derbyshire Cash ISA

	TAX FREE/AER%
£9,000 and over	4.20
£10 to £9,000	4.15

Young Savers

Young Savers

	GROSS/AER%	NET%
£1 and over	4.45	= 3.56

Online Accounts

iSaver

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

	GROSS/AER%	NET%	AER%
£1 to £500,000	4.90	= 3.92	4.70

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

	GROSS/AER%	NET%
£1 to £500,000	4.50	= 3.60

Monthly Income

Monthly Income Saver

Monthly Interest

	GROSS/AER%	NET%	AER%
£1 and over	3.45	= 2.76	3.51

Notice Accounts

Postal 60 Triple Guarantee

Annual Interest

	GROSS/AER%	NET%
£250 and over	6.05	= 4.84

Gross rate is guaranteed to be at least 0.50% above Bank Base Rate until 30 June 2009

Gross rate is guaranteed to be at least 0.25% above Bank Base Rate from 1 July 2009 to 30 June 2010.

Gross rate is guaranteed to be at least Bank Base Rate from 1 July 2010 onwards.

Postal 60 is a strictly limited offer and can be withdrawn at any time.

Treasurers Accounts

Treasurers Deposits

	GROSS/AER%	NET%
Instant Access		
£10,000 and over	2.25	= 1.80
£1,000 to £10,000	1.90	= 1.52
Up to £1,000	1.30	= 1.04
28 days' notice	2.45	= 1.96
6 months' notice	2.90	= 2.32

Time Deposits

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



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. 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