

Enjoy the benefits of our
loyalty reward
savings and mortgage products



Derbyshire
Building Society

We think our loyal customers deserve so much more

At Derbyshire Building Society, customers have been trusting us to handle their money matters for nearly 150 years. Not only because they can rely on our expertise and professionalism - but also because they know that being 'mutual' has its benefits.

This means we don't have any external shareholders, so we can put your interests first - with the freedom to offer you a range of products and services designed for your financial benefit.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Exclusive extra benefits - just for being one of us

Whether you're planning to buy your first home or stepping up the property ladder. Whether you're looking at long-term savings or want to improve your home. Derbyshire Building Society may be able to help. Just look out for our latest loyal customer only deals:

Savings opportunities

We have a wide range of savings options. Just ask about the latest offers in branch, find out more on our website or over the phone on **08456 004 005**.

Make the most of your mortgage

We offer a wide range of mortgages. Look out for our latest loyal customer only deals. Call us for more details on **08456 015 010**.

A great deal on insurance

Whether you're looking for new insurance or you need to renew, call us for a quote on **08456 015 020**.

Need some professional financial advice?

For independent financial advice or to talk about long-term investments, call the Nationwide Independent Financial Services team on **08456 015 040**.

Not yet a customer of Derbyshire Building Society?

To become eligible for our loyalty products you need to:

- Have held a mortgage or savings account with us for 6 months
- Be referred by a qualifying customer

It pays to be a loyal customer!

Talk to us,
phone: **08456 004 005**
or visit: **thederbyshire.co.uk**

Tax Efficient Savings exclusively for our loyal customers

At Derbyshire Building Society, we're dedicated to looking after our loyal customers and making sure your money works as hard as possible for you. That's why we have developed our exclusive Loyalty ISA - Issue 2.

Our Loyalty ISA - Issue 2 ensures you receive a great rate of interest and the longer you have been a loyal customer with us, the better the rate. What's more, this rate is guaranteed and like other ISAs this product is tax free!

You can open the account with as little as £10 and you can take out £10 or more without notice. You won't lose any interest or pay any charges as long as you keep at least £10 in your account.

It's really easy to open an account, because we already know you and for extra peace of mind the rates will track Bank Rate[‡]. And if you ever need to get to your money, don't worry this account is instant access.

Loyalty ISA - Issue 2

Rates from **0.75%** GROSS[†] p.a. AER^{††} VARIABLE
to **1.25%** GROSS[†] p.a. AER^{††} VARIABLE

exclusively for qualifying loyal customers:

- Open the account with as little as £10
- Instant access to your money (provided you keep at least £10 in your account)
- Interest paid annually and is tax free
- Rates are dependent on how long you have been a customer at the time of opening

For further details on ISAs, please read our Tax Efficient ISA brochure. Rates correct at 1 April 2009, all are variable

Take a closer look at our Loyalty ISA - Issue 2

This exclusive ISA is designed to make the most of your tax-free savings. You can save as little as £10, get instant access to your money and we'll give you a great rate. Ask us today for more details on opening an account!

Qualifying customer for:	Interest Rate (GROSS [†] p.a./AER ^{††} Variable)	
	Until 5 April 2010	From 6 April 2010
6 months up to 2 years	Bank Rate [‡] + 0.25%	Bank Rate [‡]
2 years up to 4 years	Bank Rate [‡] + 0.35%	Bank Rate [‡]
4 years up to 6 years	Bank Rate [‡] + 0.45%	Bank Rate [‡]
6 years up to 8 years	Bank Rate [‡] + 0.55%	Bank Rate [‡]
8 years up to 10 years	Bank Rate [‡] + 0.65%	Bank Rate [‡]
10 years and over	Bank Rate [‡] + 0.75%	Bank Rate [‡]

Is our Loyalty ISA - Issue 2 the right account for you?

If you are not able to take advantage of our Loyalty ISA at this time, Derbyshire Building Society offers a wide range of Savings products from Notice Accounts, Fixed Term Savings and Online Accounts to suit everyone's needs. Ask a member of staff today for more information on these products.

Open your account today

Ask us today for more details about opening an account. Simply choose how you would like to apply:

- 1 Call in to your local branch
- 2 Call us now on **08456 004 005**
- 3 Visit **thederbyshire.co.uk**

†Bank Rate means the Bank of England's Official Bank Rate. It is currently 0.50% as at 5 March 2009. Interest will be paid on 5th April each year. Rates are guaranteed to track Bank Rate at the stated levels until at least 5 April 2010. From 6 April 2010 rates are guaranteed to track Bank Rate, any change to this guarantee will be subject to a minimum of 30 days advance notice. Interest on ISAs is tax free provided all account conditions are met. The tax position affecting your account is, of course, subject to changes in the law.

Exclusive Mortgage Products for our loyal customers

Get more from your mortgage

By being a loyal customer of Derbyshire Building Society, you can benefit from exclusive mortgage deals at preferential rates. Whether you are a first-time buyer, moving home or simply moving your mortgage, we have loyal customer exclusive products to suit you.

As well as a great mortgage rate, you will receive 3 months free accident, sickness and unemployment insurance on all of our loyal customer mortgage deals.

What if I already have a mortgage with Derbyshire Building Society?

We'll contact you before your mortgage deal comes to an end, offering you a choice of alternative products. You may never need to remortgage again.

- Exclusive loyal customer rates
- 3 months free accident, sickness and unemployment insurance
- All these features are also available to your family and friends

If someone in your family or a friend would like to either buy a new home or move their existing mortgage - why not suggest they talk to us? We'll take the time to understand their needs, and talk them through the available options. Unlike many lenders we don't have a Higher Lending Charge.

By being a Derbyshire Building Society customer you will also receive the following:

- Daily interest calculation for any capital payments; meaning you get the benefit straight away, through a reduction in the interest charged
- Application fees - we can normally add your fee to your mortgage, after an initial £150 booking fee has been paid up front
- You can make over payments of up to 10% per year with no Early Repayment Charge

Guarantor mortgages - let a family member help out

For first time buyers whose income may not be enough to afford a mortgage in their own right, guarantor mortgages allow Derbyshire Building Society loyal customers to 'guarantee' a mortgage for someone in their close family.

For full details on the mortgages outlined:

- 1 Speak to a Mortgage Adviser in your local branch
- 2 Call us now on **08456 015 010**
- 3 Visit **thederbyshire.co.uk**

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Call us on **08456 004 005**
Visit **thederbyshire.co.uk**
or talk to us in branch

Important information

Loyalty ISA

*Gross means the contractual rate of interest payable before the deduction of income tax at the specified rate. The Net rate is an illustrative rate only allowing for deduction of income tax assuming continuation of the current prescribed rate of 20%.

Interest on ISAs is tax free provided all account conditions are met. The tax position affecting your account is, of course, subject to changes in the law.

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.

Terms and conditions of the accounts are variable under the investment conditions. Loyalty ISA is a share account savings product with Derbyshire Building Society. This leaflet should be read in conjunction with the Account Terms, Guide to our Savings and Tax Efficient ISA leaflets.

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 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.

Rates correct as at 1 April 2009 and are variable.

Derbyshire Building Society is a trading division of Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

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Tel: 08456 021 899

Email: enquiries@nationwideifs.co.uk

Nationwide subscribes to the Banking Code, copies of which are available on request.

All calls are recorded and may be monitored for service quality or security purposes to prevent or detect crime.

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