

# Key Product Information for our Savings Accounts - Summary Box

Account Name	EasySave Tracker 2	Branch Instant	Young Savers	Affinity Accounts Passbook*	Affinity Accounts Online**	Derbyshire Cash ISA
Interest Rates (AERs)	Variable Tracks Bank Rate Please refer to the Interest Rate Brochure	Variable Please refer to the Interest Rate Brochure				
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					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	Easy Access Cheque only No notice required subject to daily/ branch limits - please ask for details CHAPS transfer available - fee applies	Easy Access Cash or Cheque No notice required subject to daily/branch limits - please ask for details CHAPS transfer available - fee applies			Online to nominated bank account only	Easy Access Cash or Cheque No notice required subject to daily/ branch limits - please ask for details ISA transfers subject to HMRC rules
Access	Branch and Post	Branch Only	Branch and Post		Online Only	Branch and Post

\*Affinity Accounts - Passbook: Derby Rams Account, Ellen MacArthur Trust and Rainbows Children's Hospice, The National Trust & The Spireites

\*\*Affinity Accounts - Online: Ellen MacArthur Trust and Rainbows Children's Hospice Account Online & RamSaver.

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