

# Variable Rate Accounts Not Available to New Savers

Rates at 06 October 2011

12-Month Regular Saver		
	Gross p.a./AER%	Net p.a.%
£10+	0.10	0.08

55 Plus ISA – Issue 1 & 2		
	AER Tax-free%	
£10+	0.50	

Christmas Tracker and Limited Edition Tracker – Issue 1, 2, 3, 4, & 5		
	Gross p.a./AER%	Net p.a.%
£100+	0.50	0.40

Crown 90		
	Gross p.a./AER%	Net p.a.%
£100,000+	0.14	0.11
£50,000 to £99,999	0.13	0.10
£25,000 to £49,999	0.12	0.10
£10,000 to £24,999	0.11	0.09
£1,000 to £9,999	0.10	0.08

Crown Instant		
	Gross p.a./AER%	Net p.a.%
£50,000+	0.12	0.10
£10,000 to £49,999	0.11	0.09
£1 to £9,999	0.10	0.08

Crown Monthly		
	Gross p.a./AER%	Net p.a.%
£50,000+	0.13	0.10
£10,000 to £49,999	0.12	0.10
£5,000 to £9,999	0.11	0.09
£1 to £4,999	0.10	0.08

DCC Residents Account		
	Gross p.a./AER%	Net p.a.%
£1+	0.10	0.08

Monthly Saver – Issue 1		
	Gross p.a./AER%	Net p.a.%
Standard Rate	2.00	1.60

Until 31 October 2011 the standard rate will match Base Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net p.a.

From 1 November 2011 the rate will be variable and we can vary the interest rate in accordance with our Investment Conditions. Please refer to account specific leaflet for further details.

Monthly Saver – Issue 2		
	Gross p.a./AER%	Net p.a.%
Standard Rate	2.00	1.60

Until 31 January 2012 the standard rate will match Base Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net p.a. From 1 February 2012 the rate will be variable and we can vary the interest rate in accordance with our Investment Conditions. Please refer to account specific leaflet for further details.

Monthly Saver – Issue 3		
	Gross p.a./AER%	Net p.a.%
Standard Rate	2.00	1.60

Until 31 May 2012 the standard rate will match Base Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net p.a. From 1 June 2012 the rate will be variable and we can vary the interest rate in accordance with our Investment Conditions. Please refer to account specific leaflet for further details.

Monthly Saver – Issue 4		
	Gross p.a./AER%	Net p.a.%
Standard Rate	2.00	1.60

Until 31 July 2012 the standard rate will match Base Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net p.a. From 1 August 2012 the rate will be variable and we can vary the interest rate in accordance with our Investment Conditions. Please refer to account specific leaflet for further details.

Derbyshire 180		
	Gross p.a./AER%	Net p.a.%
Annual Interest		
£100,000+	0.13	0.10
£25,000 to £99,999	0.12	0.10
£10,000 to £24,999	0.11	0.09
£5,000 to £9,999	0.10	0.08
Monthly Interest		
£100,000+	0.13	0.10
£25,000 to £99,999	0.12	0.10
£10,000 to £24,999	0.11	0.09
£5,000 to £9,999	0.10	0.08

Derbyshire Matured TESSA Account		
	Gross p.a./AER%	Net p.a.%
£10,000+	0.14	0.11
£5,000 to £9,999	0.13	0.10
£2,500 to £4,999	0.12	0.10
£1,000 to £2,499	0.11	0.09
£1 to £999	0.10	0.08

EasySave Tracker		
	Gross p.a./AER%	Net p.a.%
Annual Interest		
£100 to £100,000	0.50	0.40
Monthly Interest		
£100 to £100,000	0.50	0.40

Loyalty Saver		
	Gross p.a./AER%	Net p.a.%
£10+	0.50	0.40

Regular Savings Account		
	Gross p.a./AER%	Net p.a.%
£10+ Standard Rate	0.10	0.08
£10+ Rate including Conditional Bonus	0.75	0.60

Please refer to account specific leaflet for further details

Limited Edition Cash ISA		
	AER Tax-free% including bonus	AER Tax-free%
£5,000+	3.15	1.50

Fixed bonus of 1.65% paid until 30.06.2012

Loyalty ISA – Issue 1 & 2		
	AER Tax-free%	
£10+	0.50	

Limited Edition Tracker ISA – Issue 1 & 2		
	AER Tax-free%	
£10+	0.50	

Maturity Saver			
	Gross p.a./AER%	Net p.a.%	
Annual Interest	0.10	0.08	
Monthly Interest		Gross p.a.%	AER%
	0.10	0.08	0.10

Monthly Income Saver		
	Gross p.a./AER%	Net p.a.%
£1+	0.10	0.08

Treasurers Deposits		
	Gross p.a./AER%	Net p.a.%
Instant Access		
£10,000+	0.12	0.10
£1,000 to £9,999	0.11	0.09
£1 to £999	0.10	0.08
28 days' notice	0.13	0.10
6 months' notice	0.15	0.12

Postal 30 Triple Guarantee		
	Gross p.a./AER%	Net p.a.%
£250+	1.45	1.16

Gross rate is guaranteed to be at least Base Rate from 1 March 2010 (currently 0.50%).

Postal 60 Triple Guarantee		
	Gross p.a./AER%	Net p.a.%
£250+	1.95	1.56

Gross rate is guaranteed to be at least Base Rate from 1 July 2010 onwards (currently 0.50%).

Postal Premium		
	Gross p.a./AER%	Net p.a.%
Annual Interest		
£50,000+	0.12	0.10
£25,000 to £49,999	0.11	0.09
£5,000 to £24,999	0.10	0.08
Monthly Interest		
£50,000+	0.12	0.10
£25,000 to £49,999	0.11	0.09
£5,000 to £24,999	0.10	0.08

Postal Saver		
	Gross p.a./AER%	Net p.a.%
£50,000+	0.12	0.10
£25,000 to £49,999	0.11	0.09
£5,000 to £24,999	0.10	0.08

Personal Deposits/SAYE-Linked Deposits		
	Gross p.a./AER%	Net p.a.%
£1+	0.10	0.08

Affinity Accounts		
The Heart of The Forest Savings Account		
Community Saver		
Spireites Savings Account		
Mariners Account		
Stags Saver		
The Owls Savings Account		
	Gross p.a./AER%	Net p.a.%
£5,000+	0.25	0.20
£1 to £4,999	0.10	0.08

Triple Gold		
	Gross p.a./AER%	Net p.a.%
£50,000+	0.12	0.10
£10,000 to £49,999	0.11	0.09
£1 to £9,999	0.10	0.08

Web Saver		
	Gross p.a./AER%	Net p.a.%
£1,000 to £500,000	1.05	0.84

Online Saver		
	Gross p.a./AER%	Net p.a.%
The rate applies to accounts opened for 12 months or less.		
£5,000 to £1,000,000 Rate including Bonus	2.65	2.12
The rate applies to accounts opened for more than 12 months.		
£5,000 to £1,000,000 Rate including Bonus	1.40	1.12

Rate includes a bonus of 1.25% gross p.a. for 1 year from account opening.

iSaver			
	AER%	Gross p.a.%	Net p.a.%
The rate applies to accounts opened for 6 months or less.			
£1 to £500,000	0.70	0.90	0.72
The rate applies to accounts opened for more than 6 months.			
£1 to £500,000	0.50		0.40

Derbyshire NetSaver (Issue 1)			
	Gross p.a./AER% including bonus	Gross p.a./AER%	Net p.a.% including bonus
£1+	3.25	1.00	2.60

Following the initial payment into the account a fixed bonus of 2.25% gross p.a. is paid until 30 November 2012.

For information on interest rates for Fixed Term and Fixed Rate accounts please ask a member of staff.

## IMPORTANT NOTES

You should read this poster together with our Guide To Our Savings Accounts brochure, the relevant product leaflet, Account Terms and Conditions leaflet and the Interest Rates leaflet. Interest is paid annually unless otherwise stated. Interest rates and account terms are variable under our Investment Conditions and Online Savings Term and Conditions unless the special conditions for a particular account say otherwise, eg fixed rate accounts.

Base Rate is the Bank of England's Official Base Rate and is currently 0.50%. 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). Tax free is the contractual rate of interest payable where interest is exempt from income tax.

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.

INV35 06.10.11

Call us now on 08456 004 005  
or visit [thederbyshire.co.uk](http://thederbyshire.co.uk)

**Derbyshire**  
Building Society