

# Variable Rate Accounts

## Not Available to New Savers

Rates at 5 July 2010

12-Month Regular Saver		
The rate below applies to accounts opened for a year or less.		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£10 and over	1.25 =	1.00
The rate below applies to accounts open more than one year.		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£10 and over	0.10 =	0.08

55 Plus ISA – Issue 1 & 2		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£10 and over	0.50 =	

Christmas Tracker and Limited Edition Tracker – Issue 1, 2, 3 & 4		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£100 and over	0.50 =	0.40

Crown 90		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£100,000 and over	0.14 =	0.11
£50,000 to £100,000	0.13 =	0.10
£25,000 to £50,000	0.12 =	0.10
£10,000 to £25,000	0.11 =	0.09
£1,000 to £10,000	0.10 =	0.08

Crown Instant		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£50,000 and over	0.12 =	0.10
£10,000 to £50,000	0.11 =	0.09
£1 to £10,000	0.10 =	0.08

Crown Monthly			
Annual Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
£50,000 and over	0.13 =	0.10	0.13
£10,000 to £50,000	0.12 =	0.10	0.12
£5,000 to £10,000	0.11 =	0.09	0.11
£1 to £5,000	0.10 =	0.08	0.10

DCC Residents Account		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£1 and over	0.10 =	0.08

Monthly Saver – Issue 1		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
Standard Rate	2.00 =	1.60
Bonus Rate <sup>††</sup>	<sup>††</sup> 4.00 =	3.20

Bonus rate applies until 31.10.10 <sup>††</sup>AER including conditional bonus Please refer to account specific leaflet for further details. Until 31 October 2011 the standard rate will track 1.50% <sup>†</sup>gross p.a./1.20% \*Net/1.50% #AER. Until 31 October 2010 the conditional bonus rate will track Bank Base Rate (currently 0.50%) plus 3.50% <sup>†</sup>gross p.a./2.80% \*Net/3.50% #AER (including conditional bonus). From 1 November 2011 the rate will be variable and we can vary the interest rate in accordance with our Investment Conditions.

Monthly Saver – Issue 2		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
Standard Rate	2.00 =	1.60
Bonus Rate <sup>††</sup>	<sup>††</sup> 4.00 =	3.20

<sup>††</sup>AER including conditional bonus

Bonus rate applies until 31.01.11.

Until 31 January 2012 the standard rate will match Bank Rate (currently 0.50%) plus 1.50% <sup>†</sup>gross p.a./1.20% \*Net/1.50% #AER.

Until 31 January 2011 the conditional bonus rate will match Bank Rate (currently 0.50%) plus 3.50% <sup>†</sup>gross p.a./2.80% \*Net/3.50% #AER (including conditional bonus)

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		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
Standard Rate	2.00 =	1.60
Bonus Rate <sup>††</sup>	<sup>††</sup> 4.00 =	3.20

<sup>††</sup>AER including conditional bonus

Bonus rate applies until 31.05.11.

Until 31 May 2012 the standard rate will match Bank Rate (currently 0.50%) plus 1.50% <sup>†</sup>gross p.a./1.20% \*Net/1.50% #AER.

Until 31 May 2011 the conditional bonus rate will match Bank Rate (currently 0.50%) plus 3.50% <sup>†</sup>gross p.a./2.80% \*Net/3.50% #AER (including conditional bonus)

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.

Derbyshire 180			
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%	
£100,000 and over	0.13 =	0.10	
£25,000 to £100,000	0.12 =	0.10	
£10,000 to £25,000	0.11 =	0.09	
£5,000 to £10,000	0.10 =	0.08	
Monthly Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
£100,000 and over	0.13 =	0.10	0.13
£25,000 to £100,000	0.12 =	0.10	0.12
£10,000 to £25,000	0.11 =	0.09	0.11
£5,000 to £10,000	0.10 =	0.08	0.10

Derbyshire Maturity TESSA Account			
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%	
£10,000 and over	0.14 =	0.11	
£5,000 to £10,000	0.13 =	0.10	
£2,500 to £5,000	0.12 =	0.10	
£1,000 to £2,500	0.11 =	0.09	
£1 to £1,000	0.10 =	0.08	

EasySave Tracker			
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%	
£100 to £100,000	0.50 =	0.40	
Monthly Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
£100 to £100,000	0.50 =	0.40	0.50

Loyalty Saver (Qualifying loyal customers only)		
The rate below applies to accounts open between 1 and 2 years.		
Loyal customer for:	<sup>1</sup> GROSS p.a./#AER%	*NET%
6 months up to 2 years	1.00 =	0.80
2 years up to 4 years	1.25 =	1.00
4 years up to 6 years	1.50 =	1.20
6 years up to 8 years	1.75 =	1.40
8 years up to 10 years	2.00 =	1.60
10 years and over	2.50 =	2.00

For accounts open more than 2 years the rate will be the same as Bank Rate (currently 0.50%)

Regular Savings Account		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
Standard Rate	0.10 =	0.08
Bonus Rate <sup>††</sup>	<sup>††</sup> 0.75 =	0.60

<sup>††</sup>AER including conditional bonus

Please refer to account specific leaflet for further details

Loyalty ISA – Issue 1 & 2 (Qualifying loyal customers only)		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£10 and over	0.50 =	

Limited Edition Tracker – Issue 5		
The rate below applies to accounts opened for a year or less.		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£500,000 and over	1.50 =	1.20
£100,000 to £500,000	1.25 =	1.00
£100 to £100,000	0.50 =	0.40

For accounts open more than 1 year the rate will be the same as Bank Rate (currently 0.50%)

Limited Edition Tracker ISA – Issue 1 & 2		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£10 and over	0.50 =	

Maturity Saver			
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%	
	0.10 =	0.08	
Monthly Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
	0.10 =	0.08	0.10

Monthly Income Saver			
Annual Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
£1 and over	0.10 =	0.08	0.10

Postal 30 Triple Guarantee		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£250 and over	1.45 =	1.16

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

Postal 60 Triple Guarantee		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£250 and over	1.95 =	1.56

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

Postal Premium			
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%	
£50,000 and over	0.12 =	0.10	
£25,000 to £50,000	0.11 =	0.09	
£5,000 to £25,000	0.10 =	0.08	
Monthly Interest	<sup>1</sup> GROSS p.a.	*NET%	#AER%
£50,000 and over	0.12 =	0.10	0.12
£25,000 to £50,000	0.11 =	0.09	0.11
£5,000 to £25,000	0.10 =	0.08	0.10

Postal Saver		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£50,000 and over	0.12 =	0.10
£25,000 to £50,000	0.11 =	0.09
£5,000 to £25,000	0.10 =	0.08

Personal Deposits/SAYE-Linked Deposits		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£1 and over	0.10 =	0.08

Affinity Accounts		
<b>The Heart of The Forest Savings Account</b>		
<b>Community Saver</b>		
<b>Mariners Account</b>		
<b>Stags Saver</b>		
<b>The Owls Savings Account</b>		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£5,000 and over	0.25 =	0.20
£1 to £5,000	0.10 =	0.08

Triple Gold		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£50,000 and over	0.12 =	0.10
£10,000 to £50,000	0.11 =	0.09
£1 to £10,000	0.10 =	0.08

Web Saver		
Annual Interest	<sup>1</sup> GROSS p.a./#AER%	*NET%
£1,000 to £500,000	1.05 =	0.84

Interest rates on FIXED TERM, FIXED RATE ACCOUNTS are unchanged. For information, please ask a member of staff.

### IMPORTANT NOTES

A qualifying customer is anyone who has held a mortgage or savings account with Derbyshire Building Society for 6 months. You should read this poster together with our 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.

Bank Rate is the Bank of England's Official Bank Rate and is currently 0.50%. <sup>†</sup>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.)

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.

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