

# VARIABLE RATE ACCOUNTS AVAILABLE TO NEW SAVERS

## Rates at 4 January 2010

### Easy Access Accounts

#### Branch Instant

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£250,000 and over	0.13	=	0.10
£50,000 to £250,000	0.12	=	0.10
£10,000 to £50,000	0.11	=	0.09
£1 to £10,000	0.10	=	0.08

#### EasySave Tracker - Issue 2

Rate tracks Bank Rate

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£100 and over	0.50	=	0.40

### Young Savers

#### Young Savers

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£1 and over	0.45	=	0.36

### Regular Savings

#### Monthly Saver Issue 2

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> 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% <sup>\*</sup>Net/1.50% <sup>†</sup>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% <sup>\*</sup>Net/3.50% <sup>†</sup>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.

### Tax Efficient

#### Loyalty ISA - Issue 2 (Qualifying loyal customers only)

Loyal customer for:	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%
6 months up to 2 years	0.75
2 years up to 4 years	0.85
4 years up to 6 years	0.95
6 years up to 8 years	1.05
8 years up to 10 years	1.15
10 years and over	1.25

From 6 April 2010 the rate will be the same as Bank Rate (currently 0.50%)

#### Derbyshire Cash ISA

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%
£9,000 and over	0.35
£10 to £9,000	0.25

### Online Accounts

#### iSaver

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

	<sup>†</sup> GROSS p.a.	<sup>*</sup> NET%	<sup>†</sup> AER%
£1 to £500,000	0.90	= 0.72	0.70

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

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£1 to £500,000	0.50	=	0.40

#### Online Saver

The rate below applies to accounts opened for 12 months or less.

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£5,000 and over Bonus Rate <sup>†††</sup>	2.65	=	2.12

The rate below applies to accounts open more than 12 months.

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£5,000 and over Standard Rate	1.40	=	1.12

<sup>†††</sup>AER including bonus

Please refer to account specific leaflet for further details.

### Treasurers Accounts

#### Treasurers Deposits

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
Instant Access	0.12	=	0.10
£10,000 and over	0.12	=	0.10
£1,000 to £10,000	0.11	=	0.09
£1 to £1,000	0.10	=	0.08
28 days' notice	0.13	=	0.10
6 months' notice	0.15	=	0.12

### Affinity Accounts

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- Community Saver
- Derby Rams Account
- RamSaver
- Ellen MacArthur Trust and Rainbows Children's Hospice Account
- Ellen MacArthur Trust and Rainbows Children's Hospice Account - Online
- Mariners Account
- Stags Saver
- The National Trust Derbyshire Savings Account
- The Owls Savings Account
- The Spireites Savings Account

	<sup>†</sup> GROSS p.a./ <sup>†</sup> AER%	=	<sup>*</sup> NET%
£5,000 and over	0.25	=	0.20
£1 to £5,000	0.10	=	0.08

# Derbyshire

Building Society

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. <sup>†</sup>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. <sup>\*</sup>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.

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