

## Important - Changes to ISA subscription

From 6 October 2009, the ISA subscription limit will increase to £10,200 for anyone eligible to invest in an ISA who was born on or before 5 April 1960 (that is, who will be aged 50 or over during the current tax year).

Up to £5,100 of the new ISA allowance can be saved in a cash ISA with one provider. The remainder of the £10,200 can be invested in a stocks and shares ISA with either the same or another provider. Alternatively, the full £10,200 can be invested in a stocks and shares ISA with one provider.

### **These higher limits will apply to all eligible ISA investors with effect from 6 April 2010.**

Derbyshire Building Society offers two types of cash ISAs - variable rate cash ISAs and a Fixed Rate cash ISA, which guarantees to pay a certain rate for the period of the term.

## What this means for Derbyshire Building Society customers

### **If you hold a Variable Rate Cash ISA**

Eligible customers who already hold or who open a new Derbyshire Cash ISA or Loyalty ISA 2 will be able to take advantage of the new limit by being able to invest up to an additional £1,500 from 6 October 2009.

### **If you hold a Fixed Rate Cash ISA**

From 6 October 2009 eligible customers who already hold a Fixed Rate Cash ISA for this tax year 2009/2010 will be able to make additional deposits of up to £1,500 to their accounts.

**Please speak to a member of staff if you have any questions on the above.**

Terms and Conditions of the account are variable under the investment conditions. These are share account savings products with Derbyshire Building Society. This leaflet should be read in conjunction with our Tax Efficient ISAs brochure and Account Terms brochure.

Derbyshire Building Society is a trading division of Nationwide Building Society.  
Head Office: Nationwide House, Pipers Way, Swindon Wiltshire, SN38 1NW.  
Nationwide subscribes to the Banking Code, copies of which are available on request.

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