

Guide to our
savings
accounts



We can help your money work hard for you

With a choice of competitive savings accounts

At Derbyshire Building Society, we do our best to offer you as much choice and flexibility as possible. Whatever your savings needs, short-term, long-term, easy access or fixed term, we can help. Whether you want to save a set amount each month, or take your interest as monthly income, whether you want to save online or in your branch, whether you're 6 or 60, we can help.

Read on to find out about our extensive range and choose the savings accounts that are right for you.

Rates and details

This brochure is designed to give you an overview of our current range of savings accounts. Rates can be found in our 'Interest Rates' leaflet, and more information can be found in individual account brochures, which you should read before you apply to open an account. In each section of this guide we tell you which account brochure to read.

We also have an 'Account Terms' leaflet which gives you further details. All account brochures are available from our Customer Services Team at Duffield Hall (call **08456 004 005**), from your local branch or on the web at **thederbyshire.co.uk**

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Offering you as much choice as possible

We offer a wide range of different savings accounts, which we promote in different ways. Some are available in branch, some on our website, others by phone or post. Often these products are similar but may pay a different interest rate.

For details of all our products, including any special offers and accounts which can be arranged exclusively by phone or post, in branch or online, please call us on **08456 004 005**.

Nationwide Independent Financial Services

If you're interested in long-term investments, Stocks & Shares ISAs, or any other stock market-based investments, Nationwide Independent Financial Services, a wholly owned subsidiary of Nationwide Building Society, can help. Nationwide Independent Financial Services advisers give you independent financial advice on products right across the market.

To arrange a no-obligation appointment, just visit your local branch or call the Nationwide Independent Financial Services team on **08456 015 040**.

The Banking Code

Derbyshire Building Society complies with the Banking Code. This is a voluntary code which sets out standards of good practice. We support the code fully, reinforcing our commitment to dealing fairly and honestly with all our customers at all times.

A copy of the Banking Code is available on request.

Easy Access savings accounts

If you want a good return on your money, but want a choice between saving small amounts or investing a lump sum, these are the accounts you can choose from.

Before you apply for one of these accounts, please read our 'Easy Access' brochure, available from your branch, by calling **08456 004 005** or from our website.

Cash Account

A straightforward account for anyone aged 14 or over. You can open an account with as little as £10, and have instant access to your money whenever you want, with a cash card which is accepted at thousands of UK cash machines with the LINK sign. You can even have your salary paid directly into your account.

Please note: From 1 June 2009, our Cash Account rate will be 0.05% *Gross p.a./†AER = 0.04% *Net. The rate of interest will be fixed until further notice. If we need to alter the rate of interest on this account in the future, we will write to account holders at least 30 days before doing so.

Branch Instant

If you want instant access to your money from your local branch, this is the account for you. The more you save, the higher the interest rate, and you can open an account with just £1. You also get a passbook which enables you to see your account balance at all times.

You can pay in or take out any amount of money whenever you like, as long as you always leave £1 in your account.

EasySave Tracker (Issue 2)

This account guarantees that your interest rate will always equal the current Bank of England's Official Bank Rate.

You can invest a minimum of £100, and you can take money out as often as you like, provided it's by cheque. All we ask is that you always keep £100 in your account and that your minimum withdrawal amount is £50.

Regular Savings Account

This account offers you an excellent Regular Savings bonus rate. Simply pay in any amount from £10 up to £1,000 each month. You can also make one withdrawal during the year (1 Aug - 31 Jul) and still qualify for the bonus rate. To find out what the current bonus rate is, just check our Interest Rates leaflet.

Notice Accounts

From time to time we may offer Limited Edition Notice Accounts. For more details speak to your local branch, call us on **08456 004 005** or see our website.†

†Please note, limited edition accounts are subject to availability and may be withdrawn at any time.

Loyal Customer Value

Loyalty ISA*

Our Loyalty ISA ensures you receive a great rate of interest and the longer you have been a customer with us, the better the rate. What's more, rates are guaranteed to track the Bank of England's Official Bank Rate and like other ISAs this product is tax free.

- Open the account with as little as £10
- Instant access to your money (provided you keep at least £10 in your account)
- Interest is paid annually and is tax free
- Rates are dependent on how long you have been a customer at the time of opening

Please note: you are not able to transfer previous years' Cash ISA savings into your Loyalty ISA.

Before you apply for this account please read our 'Loyalty' and 'Tax Efficient ISA' brochures, available from your branch, by calling **08456 004 005** or from our website.

*Available to customers of at least 6 months

Affinity accounts

Savings accounts that help your team, club or charity

Would you like the chance to help a charity, club or team that's close to your heart? Then find out how you can benefit them and yourself with one of our Affinity savings accounts.

We offer competitive interest rates and we donate **£1 to your chosen cause for every £100** that stays in your account for 12 months.

- Ellen MacArthur Trust & Rainbows Children's Hospice Account
- Mariners Account
- Rams Account
- Stags Saver Account
- The National Trust Derbyshire Savings Account
- The Owls Savings Account
- The Spireites Account

Each of these accounts has its own brochure, which you need to read before you apply. You can get them from your branch, by calling **08456 004 005**, or from our website.

Community Saver

At Derbyshire Building Society we are committed to giving something back to the communities we are part of.

With our Community Saver you can earn a great rate of interest on your savings and we will donate **£1 to your chosen cause for every £100** that stays in your account for 12 months.

Ask us how you can support your good cause while you save.

Speak to your local branch, call **08456 004 005** or visit our website.

Tax-efficient savings

We're dedicated to making sure your money works as hard for you as possible – including helping you make the most of tax advantages available. So don't let the taxman take a share of your savings – protect them in a Derbyshire Cash ISA.

Derbyshire Cash ISA

A great way to save and earn tax-efficient interest. You can save from as little as £10 up to a maximum of £3,600 per tax year, and you won't lose any interest or pay any charges as long as you keep a minimum of £10 in your account. You can transfer into this account from ISAs with other providers. You don't have to give any notice to get at your money and you can make withdrawals as often as you like.

Fixed Rate ISAs

From time to time we also offer fixed rate ISAs. Talk to us for more details.

Loyalty ISA

See page 6 for details on our exclusive Loyalty ISA.

Please remember, you can't pay money into more than one Cash ISA in the same tax year.

For more on ISAs from Derbyshire Building Society, please read our 'Tax efficient ISA' brochure, which is available from your branch, by calling **08456 004 005** or from our website.

Fixed term savings

From time to time we offer Fixed Rate Bonds. These accounts offer a guaranteed return which make them a very popular investment opportunity. For more details, please see our current 'Fixed Rate Bond' leaflets.

These products are subject to availability and may be withdrawn at any time.

Young Savers account

Perfect for anyone aged 0-19

If you're under 19 and want to start saving – or you're a bit older than that and want to set up an account for your child, grandchild, niece or nephew – the Derbyshire Young Savers account is the answer.

It pays a great interest rate, so it's the ideal way to save for the future. And if you start part-time or full-time work before you're 19, your Young Savers account is the perfect place to keep your wages.

Aged 0-6

To begin with, parents or guardians need to open the account and manage it on behalf of the child, using a passbook for making payments and withdrawals.

Aged 7-13

You can now manage the account yourself, with your own passbook – or the account can continue to be held in trust.

Aged 14-19

If you're managing your account, you can apply for a **ysadvance cash card**, giving you 24-hour access to your money – or simply continue using your passbook.

Even after the age of 14, the accounts can still remain in trust.

Before you apply for this account, please read our 'Young Savers' brochures, available from your branch, by calling **08456 004 005** or from our website.

Online accounts

We understand that nowadays many of you are simply too busy to visit your branch. You need to be able to manage your money from the comfort of your own home – at a time convenient for you.

That's why we offer you a choice of online accounts with competitive interest rates.

iSaver

iSaver offers you a special introductory bonus rate, and lets you manage your money whenever, wherever and however you want. You can pay money in or make withdrawals (up to £100,000 per day) into your account with just a click of your mouse. See our website for more details.

From time to time we offer exclusive web savings products. For more details visit our website thederbyshire.co.uk.

These products are subject to availability and may be withdrawn at any time.

RamSaver online account

All the convenience of online saving, while you support Derby County FC's young players' Academy.

Ellen MacArthur Trust & Rainbows Children's Hospice online account

Support these worthwhile charities while you enjoy the ease of saving online.

Rainbows Children's Hospice provides support to families throughout the East Midlands and is truly inspiring. It seeks to enhance every aspect of a child's life – physical, emotional, social and spiritual. Equally importantly, the hospice provides vital support to the children's families.

The Ellen MacArthur Trust gives children who are fighting cancer the sailing experience of their lives. The challenge of sailing on the sea also provides real inspiration and joy, helping them gain confidence.

Log on to thederbyshire.co.uk to apply and for more information.

Talk to us about opening a savings account today

Whatever kind of savings account you're looking for, we can help. Just get in touch.

Call us on **08456 004 005**
visit **thederbyshire.co.uk**
or talk to us in branch

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Here at Derbyshire Building Society, we're run for the benefit of our loyal customers and the people important to them. This means we're dedicated to looking after them with **great deals** and **excellent service**. Plus, we strongly believe in **supporting local communities** - from the charities we care about to the teams we support.

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.

The tax position affecting your account is, of course, subject to changes in the law.

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

We are not obliged to open a savings account, or to do so on the terms stated in any of our literature. We can refuse to allow new accounts to be opened, or limit account openings to accounts with a higher minimum opening investment than that which normally applies. We may do this generally or in certain cases.

Derbyshire Building Society is a trading division of Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

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Nationwide subscribes to the Banking Code, copies of which are available on request.

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

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