

Easy Access Savings Accounts

The simple way to save



Simple but still rewarding

At The Derbyshire, we know that when you're choosing a savings account, there are certain things you're looking for, like instant access to your money or the ability to make regular payments into your account.

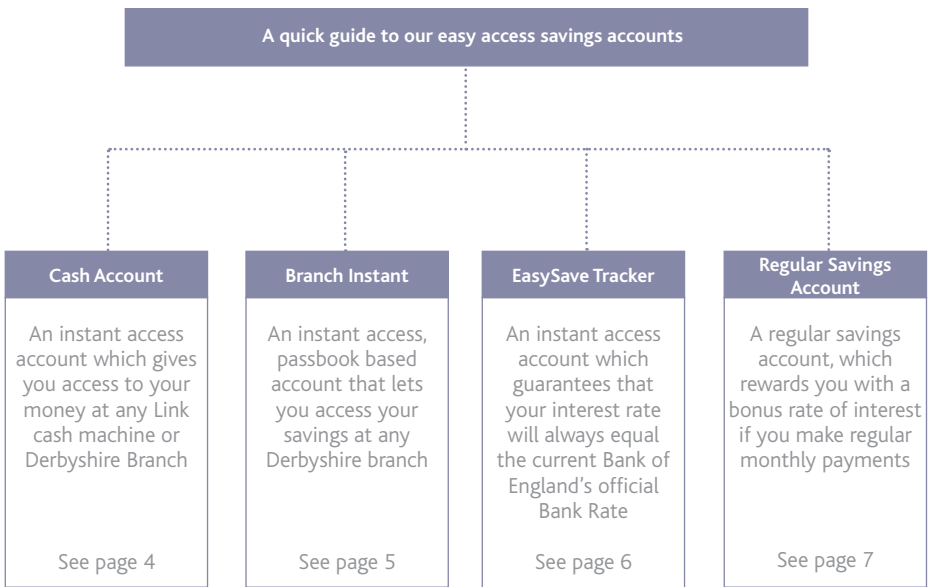
In other words, easy to manage, but still rewarding, savings accounts.

We think our range of easy access accounts are just what you're looking for. In fact, we're sure you'll find the right savings account for your needs in this guide. But if you'd like any help choosing, please feel free to **talk to us in branch** or call us on **08456 004 005**.

Current rates for all our savings products can be found in our latest 'Interest Rates' leaflet. Alternatively, find them online at **thederbyshire.co.uk**

A quick guide

Whatever savings needs you have, our quick guide to our easy access savings accounts could help you find the right account for you.



Cash Account

Our most straightforward savings account, open to anyone aged 14 or over. You can open this account with as little as £10, and have instant access to your money at thousands of UK cash machines with the LINK sign whenever you want with a cash card.

You can pay money in by Standing Order or at any branch counter. You can even have your salary or wages paid directly into your account. And you can make regular payments out of your Cash Account into other Derbyshire savings accounts by Derbyshire Direct Transfer.

For more information about our Cash Account, including special conditions and information on caring for your account card and PIN, please take a look at our 'Account Terms' and specific product leaflet.

Cash Account – at a glance

What is it?

An instant access account, allowing access to your money 24 hours a day, every day of the year at UK cash machines with the LINK sign.

Minimum opening investment - £10

Minimum balance - £1

Minimum transaction at branch counter - £1*

Minimum transaction at a cash machine - £10

Maximum transaction at a cash machine per day - £250 (multiples of £10)

When is interest paid?

Interest is paid annually and is added to the account on 25 June.

When do I get a cash card?

We will issue your new Derbyshire cash card within ten working days of opening your account, followed a few days later by your Personal Identification Number (PIN).

What are the account charges?

Withdrawals from LINK cash machines are free of charge, except where other ATM owners make a charge.

We will, however, make a charge for withdrawals at a branch counter in the following circumstances:*

- Where the amount in the account after the withdrawal is below £100. There will be a 70p charge per withdrawal.
- Any cheque withdrawal of less than £50 (irrespective of the amount in the account). There will be a £1 charge per cheque.

If both of the above occur at the same time, only the £1 per cheque charge will apply.

These charges may be varied from time to time.

Branch Instant Account

If you want instant access to your money from any Derbyshire branch, this is the account for you. You can open this account with just £1 and you get a passbook that enables you to see your account balance at all times.

With our Branch Instant account, the more you save the higher the interest rate you earn. Interest is paid annually and is added to the account on 31 January.

With Branch Instant you can pay in or take out money whenever you like, as long as you always leave £1 in your account.

Can I make withdrawals?

Yes, you can make as many as you like provided the account balance does not fall below £1.

When is interest paid?

Interest is paid annually and is added to the account on 31 January.

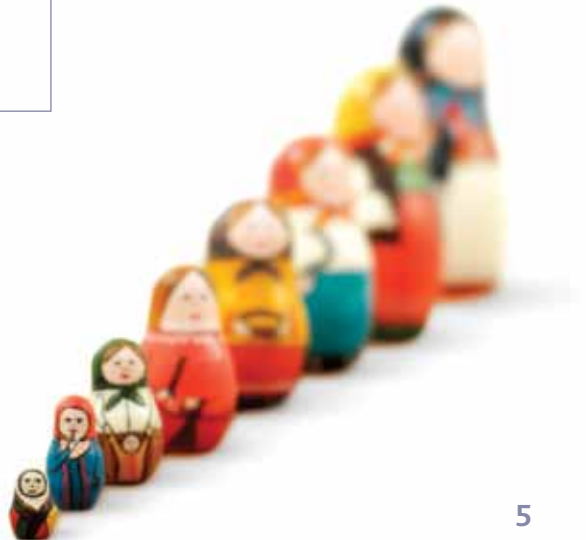
Branch Instant Access – at a glance

What is it?

An instant access savings account offering a variable rate of interest.

Minimum opening investment and balance - £1

Maximum investment and balance - £1,000,000



EasySave Tracker (Issue 2)

This account not only guarantees that your interest rate will always equal the current Bank of England's Official Bank Rate, but also gives you penalty-free instant access to your savings.

You can open our EasySave Tracker account with £100, and you can take money out as often as you like. All we ask is that you always keep a minimum £100 balance in your account and that your minimum withdrawal amount is £1.

How is interest paid?

Annually – on 31 August. Interest may be added to your balance, transferred to another easy access account with Derbyshire Building Society or paid into an account of your choice.

EasySave Tracker (Issue 2) – at a glance

What is it?

A competitive savings account with a guaranteed rate of interest.

Minimum opening investment and balance - £100

Maximum investment and balance - £1,000,000

Withdrawal notice - None

Can I make withdrawals?

Yes, as many as you like, with the minimum withdrawal amount being £1, provided that you leave at least £100 in your account.

What is guaranteed?

We guarantee that the variable gross interest rate will be the same as the Bank Rate, subject to us having 30 days from a change in Bank Rate to vary the interest rate. If we need to change this guarantee we will give you at least 30 days advance notice in writing.

How many accounts can I hold?

Only one EasySave Tracker account may be held per person whether the account is held just by you or jointly with up to three other people.

Can the account be opened in trust? - Yes

What is Bank Rate?

Bank Rate means the Bank of England's Official Bank Rate.



Regular Savings Account

If you have a particular goal in mind, saving regularly is a good way to get there. Our Regular Savings Account rewards you with a bonus rate of interest if you make regular monthly payments.

Simply pay in any amount from £10 up to £500 each month to qualify for the bonus rate. All we ask is that you make no more than one withdrawal and miss no more than one monthly payment during the account year to qualify for the bonus rate. To find out what the current bonus rate is, just check our 'Interest Rates' leaflet and the specific product leaflet or visit thederbyshire.co.uk

Regular Savings Account (issue 2) – at a glance

What is it?

A savings account that rewards regular savings with a bonus rate.

Minimum balance - £10

Minimum monthly investment - £10

Maximum monthly investment - £500

Maximum balance - £1,000,000

How is interest paid?

We will pay interest into your account.

How many accounts can I open?

Unlimited

Minimum age of account holder?

Seven

Can the account be opened in trust?

Yes

Can I hold the account in joint names?

Yes

How do I qualify for the bonus rate?

The bonus rate will be paid provided that no more than one monthly payment by standing order, cash or cheque has been missed and no more than one withdrawal has been made during the account year. Even if you don't qualify for the bonus rate, you will receive interest at the standard rate.

Call us on
08456 004 005

Visit
thederbyshire.co.uk

Or talk to us
in branch

All claims made in this brochure are correct as at 11.10.

Subject to availability, these products may be withdrawn at any time.

We normally pay interest Net. We can pay interest Gross if you can provide us with an appropriate completed R85 form which complies with HM Revenue & Customs regulations.

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 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.

If you decide to open an account we will need identification and proof of your home address. Please see our 'Confirm your identity' leaflet for details.

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.

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Derbyshire
Building Society