

# Variable Rate Accounts Not Available to New Savers

Rates at July 2011

12-Month Regular Saver		
	Gross p.a./AER%	Net%
£10 and over	0.10	0.08

55 Plus ISA – Issue 1 & 2		
	AER Tax Free	
£10 and over	0.50	

Christmas Tracker and Limited Edition Tracker – Issue 1, 2, 3, 4, & 5		
	Gross p.a./AER%	Net%
£100 and over	0.50	0.40

Crown 90		
	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		
	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		
	Gross p.a./AER%	Net%
£50,000 and over	0.13	0.10
£10,000 to £50,000	0.12	0.10
£5,000 to £10,000	0.11	0.09
£1 to £5,000	0.10	0.08

DCC Residents Account		
	Gross p.a./AER%	Net%
£1 and over	0.10	0.08

Monthly Saver – Issue 1		
	Gross p.a./AER%	Net%
Standard Rate	2.00	1.60

Please refer to account specific leaflet for further details. Until 31 October 2011 the standard rate will track 1.50% gross p.a./AER 1.20% Net. 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		
	Gross p.a./AER%	Net%
Standard Rate	2.00	1.60

Until 31 January 2012 the standard rate will match Bank Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net. 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		
	Gross p.a./AER%	Net%
Standard Rate	2.00	1.60

Until 31 May 2012 the standard rate will match Bank Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net. 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.

Monthly Saver – Issue 4		
	Gross p.a./AER%	Net%
Standard Rate	2.00	1.60
Rate including Bonus	4.00	3.20

Bonus rate applies until 31.07.11.

Until 31 July 2012 the standard rate will match Bank Rate (currently 0.50%) plus 1.50% gross p.a./AER 1.20% Net.

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

From 1 August 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		
	Gross p.a./AER%	Net%
Annual Interest		
£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	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

Derbyshire Matured TESSA Account		
	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		
	Gross p.a./AER%	Net%
Annual Interest		
£100 to £100,000	0.50	0.40
Monthly Interest	Gross p.a./AER%	Net%
£100 to £100,000	0.50	0.40

Loyalty Saver (Qualifying loyal customers only)		
	Gross p.a./AER%	Net%
£10 and over	0.50	0.40

Regular Savings Account		
	Gross p.a./AER%	Net%
£10 and over Standard Rate	0.10	0.08
£10 and over Rate including Conditional Bonus	0.75	0.60

Please refer to account specific leaflet for further details

Limited Edition Cash ISA		
	AER Tax Free% including bonus	AER Tax Free%
£5,000+	3.15	1.50

Fixed bonus of 1.65% paid until 30.06.2012

Loyalty ISA – Issue 1 & 2 (Qualifying loyal customers only)		
	AER Tax Free%	
£10 and over	0.50	

Limited Edition Tracker ISA – Issue 1 & 2		
	AER Tax Free	
£10 and over	0.50	

Maturity Saver			
Annual Interest	Gross p.a./AER%	Net%	
	0.10	0.08	
Monthly Interest	Gross p.a.%	Net%	AER%
	0.10	0.08	0.10

Monthly Income Saver		
	Gross p.a./AER%	Net%
£1 and over	0.10	0.08

Treasurers Deposits		
	Gross p.a./AER%	Net%
Instant Access		
£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

Postal 30 Triple Guarantee		
	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		
	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		
	Gross p.a./AER%	Net%
Annual Interest		
£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	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

Postal Saver		
	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		
	Gross p.a./AER%	Net%
£1 and over	0.10	0.08

Affinity Accounts		
The Heart of The Forest Savings Account		
Community Saver		
Spireites Savings Account		
Mariners Account		
Stags Saver		
The Owls Savings Account		
	Gross p.a./AER%	Net%
£5,000 and over	0.25	0.20
£1 to £5,000	0.10	0.08

Triple Gold		
	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		
	Gross p.a./AER%	Net%
£1,000 to £500,000	1.05	0.84

Online Saver		
	Gross p.a./AER%	Net p.a.%
The rate applies to accounts opened for 12 months or less.		
£5,000 to £1,000,000 Rate including Bonus	2.65	2.12
The rate applies to accounts opened for more than 12 months.		
£5,000 to £1,000,000 Standard Rate	1.40	1.12

Rate includes a bonus of 1.25% gross p.a. for 1 year from account opening.

iSaver			
	AER%	Gross p.a.%	Net p.a.%
The rate applies to accounts opened for 6 months or less.			
£1 to £500,000	0.70	0.90	0.72
The rate applies to accounts opened for more than 6 months.			
£1 to £500,000	0.50		0.40

For information on interest rates for Fixed Term and Fixed Rate accounts please ask a member of staff.

#### IMPORTANT NOTES

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%. 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). Tax free is the contractual rate of interest payable where interest is exempt from income tax.

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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