

30 Days' Notice

¹AER (Gross) 0.55% variable

²Gross PA 0.55% variable

Peace of mind knowing that your money's working hard for you.



Adult Savers product



HARPENDEN
BUILDING SOCIETY

local reputation, national recognition

SUMMARY BOX

Account name	30 Days' Notice		
What is the interest rate?	The interest rate paid on the account will be paid as below:		
	Balance	Interest	Gross p.a./AER*
	£1,000 +	Half yearly	0.55%
	Interest is calculated on a daily basis and added to your account on 30th June and 31st December.		
Can Harpenden Building Society change the interest rate?	<p>We have the right to vary the rate of interest. When the interest rates reduce, and the change is material, we will personally tell you about it before we make the change. Please refer to Condition 7 of our General Terms and Conditions for Retail Savings Accounts which sets out the reasons for which we may change the rate and the procedure for doing so.</p> <p>You will find copies of these terms and conditions in all of our branches or you can download them from our website: harpendenbs.co.uk/savings/savers-terms-and-conditions.</p>		
What would the estimated balance be after 12 months based on a £1,000 deposit?	The following projection is provided as an example only and doesn't take into account your individual circumstances. We have worked this out assuming a £1,000 deposit is made on account opening and no further deposits or withdrawals are made throughout the year.		
	Deposit	Gross p.a./AER*	Balance after 12 months
	£1,000	0.55%	£1,005.51
How do I open and manage my account?	<p>You can only hold one account per person. To open an account you must be a UK resident, over 18 years old and have been a member of the Society prior to 1 December 2013.</p> <p>This account can be opened in branch or by post. Complete the Adult Savers accounts application form and drop it in to one of our branches or use our freepost address: Harpenden Building Society, FREEPOST SB165, Harpenden, AL5 4BR.</p> <p>Minimum balance: £1,000 / Maximum balance: £100,000</p> <p>If you're a new customer then we will need proof of your identity (ID). Please follow the guidance in our 'Identification Requirements' document available in branch and online.</p> <p>Visit: harpendenbs.co.uk/savings/identification.</p> <p>When making cheques payable to Harpenden Building Society you should also include the name of the person(s) into whose account the money is being paid (e.g. Harpenden Building Society – Account holder's name).</p> <p>To operate this account you can talk to us in branch or contact us by post or online (subject to the terms and conditions of our online services).</p> <p>The following will apply to this account:</p> <ul style="list-style-type: none"> • Cash (up to £3,000 per day) or cheques can be paid in over the counter. Cheques can also be paid in by post. • You can ask your bank to arrange an online transfer once the account is open. 		
Can I withdraw money?	<p>Instant access is allowed for withdrawals on the proportion of a balance held above £10,000. Should a withdrawal take the balance below £10,000 then 30 days' notice is required or 30 days loss of interest will apply to the amount withdrawn below £10,000.</p> <p>Funds can be withdrawn in the following ways:</p> <ul style="list-style-type: none"> • Up to £500 cash per day over the counter. • By cheque over the counter or by post. • Faster Payment in branch to one nominated UK Bank/Building Society account in your name, up to £100,000 or CHAPS above that amount. • Faster Payment using Online Services up to £10,000 per day (see Online Services Terms and Conditions available on our website). <p>You will not be permitted to reduce the balance in your account to less than the minimum balance unless you are closing your account.</p>		
Additional Information	<p>Interest is paid gross without tax deducted. Some savers may be required to pay tax on their savings interest - this should be arranged directly with HMRC through your tax return. Please ask for further information.</p> <p>Your tax treatment will depend on your individual circumstances and may be subject to change in the future. This is a restricted product, please check for availability.</p>		

* The gross rate is the rate before deducting tax at the rate applicable to savings income. The annual equivalent rate (AER) is a notional rate which illustrates what the gross interest rate would be if the interest was paid and added to the account annually.