

90 Days' Notice

(Issue 2)

¹ AER (Gross) 0.60% variable

² Gross PA 0.60% variable

Making the most of your money - for those longer-term savings goals.



Adult Savers product



HARPENDEN
BUILDING SOCIETY

local reputation, national recognition

SUMMARY BOX

Account name	90 Days' Notice (Issue 2)		
What is the interest rate?	The interest rate paid on the account will be paid as below:		
	Balance	Interest	Gross p.a./AER*
	£5,000 +	Annual	0.60%
	Interest is calculated on a daily basis and added to your account annually on 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 £5,000 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 £5,000 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
	£5,000	0.60%	£5,030
How do I open and manage my account?	<p>A customer must be at least 18 years old and a UK resident and may only hold one account of this type. This account can be opened in branch or by post. Complete the Adult Savers accounts application form and drop it into one of our branches or use our freepost address: Harpenden Building Society, FREEPOST SB165, Harpenden, AL5 4BR</p> <p>Minimum balance: £5,000 / Maximum balance: £50,000</p> <p>For a new customer, we will need proof of your identity (ID). Please follow the guidance in our 'Identification Requirements' document available in branch and online. Visit: harpendenbs.co.uk/savings</p> <p>You can operate this account in branch, or by post. If you register for our online services then you will be able to view your account online and contact us using the secure message facility.</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. When making cheques payable to Harpenden Building Society, you should also include the name of the person into whose account the money is being paid (e.g. Harpenden Building Society – Account holder's name). You can ask your bank to arrange a direct transfer once the account is open. 		
Can I withdraw money?	<p>90 days' notice is required for any withdrawal from your account. The notice period starts on the day we receive your signed or electronic request. Withdrawals must be for a specific amount unless the account is to be closed.</p> <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> <p>To advise us of your withdrawal request you will need to complete our request form, which is available in branch or on our website, and bring it to a branch or post it to us; in either case you will also need to provide your account passbook. Alternatively, you can provide your withdrawal instruction using our online services.</p> <p>On expiry of the notice period, funds can be withdrawn in the following ways:</p> <ul style="list-style-type: none"> Up to £500 in cash over the counter. By a cheque in your name 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 to one nominated UK Bank/Building Society account in your name. Faster Payment using our online services to a nominated UK Bank/Building Society account in your name up to £10,000. <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>This is a limited issue and the Society reserves the right to withdraw this product without notice at any time. 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 contact the HMRC for further information.</p> <p>Your tax treatment will depend on your individual circumstances and may be subject to change in the future.</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.