

# Cash ISA

Tax-free PA% / AER%\* (Tax-free) 0.45%

A great way to save and start with as little as £1!



**HARPENDEN**  
BUILDING SOCIETY

*local reputation, national recognition*

# SUMMARY BOX

Account name	Cash ISA			
What is the interest rate?	The interest rate paid on the account will be paid as below:			
	Balance	Interest	Tax-free PA	
	£1 +	Annual	0.45%	
	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: <a href="http://harpendenbs.co.uk/savings/savers-terms-and-conditions">harpendenbs.co.uk/savings/savers-terms-and-conditions</a>.</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	Tax-free PA	Balance after 12 months	
	£1,000	0.45%	£1,004.50	
How do I open and manage my account?	<p>You must be aged 16 and over and a UK resident to open a cash ISA.</p> <p>This account can be opened in branch or by post. Complete the Cash ISA 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: £1+ / Maximum balance: Current tax year allowance. Any increases in ISA subscription limits will be applied in each applicable tax year.</p> <p>If you are a new customer then we will need proof of your identity (ID). Information regarding our ID requirements can be found on our website, <a href="http://www.harpendenbs.co.uk">www.harpendenbs.co.uk</a>, or in our Identification Requirements document. This product does not allow previous year subscriptions, and no ISA transfer ins are accepted.</p> <p>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).</p> <p>The following will apply to this account:</p> <ul style="list-style-type: none"><li>• Cash (up to £3,000 per day) or cheques can be paid in over the counter. Cheques can also be paid in by post.</li><li>• You can ask your bank to arrange a direct transfer once the account is open.</li></ul>			
	Can I withdraw money?	<p>This account is an instant access account and withdrawals may be made without notice or penalty. You can make withdrawals using the following methods:</p> <ul style="list-style-type: none"><li>• Up to £500 in cash over the counter.</li><li>• By a cheque in your name over the counter or by post.</li><li>• 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.</li><li>• Faster Payment using our online services to a nominated UK Bank/Building Society account in your name up to £10,000.</li></ul> <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>Tax free</p> <p>Any tax treatment and/or reliefs referred to are those applying under current legislation, which may change, and their availability will depend on your individual circumstances. The favourable tax treatment of Cash ISAs may not be maintained.</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.