

Instant Access

¹ AER (Gross) 0.15% / 0.35% variable

² Gross PA 0.15% / 0.35% variable

Flexible, straight forward saving.



Adult Savers product



HARPENDEN
BUILDING SOCIETY

local reputation, national recognition

SUMMARY BOX

Account name	Instant Access		
What is the interest rate?	The interest rate paid on the account will be paid as below:		
	Balance	Interest	Gross p.a./AER*
	£100 - £9,999	Annual	0.15%
	£10,000 +	Annual	0.35%
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 £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	0.15%	£1,001.50
What would the estimated balance be after 12 months based on a £10,000 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 £10,000 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
	£10,000	0.35%	£10,035.00
How do I open and manage my account?	<p>To open this account you must be a UK resident and over 18 years old. You may only open account of this type. This account can be opened in branch or by post.</p> <p>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: £100+ / Maximum balance: No limit</p> <p>If you are 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/identification.</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>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 a direct transfer once the account is open. 		
Can I withdraw money?	<p>This account is an Instant Access account and withdrawals may be made without notice or penalty providing the minimum balance is maintained. You can make withdrawals using the following methods:</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.</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.

Harpenden Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 157260.