

Investment Rates



 **HARPENDEN**
BUILDING SOCIETY
local reputation, national recognition

for the future

Investment Rates

With effect from 6 th April 2017			
Account Type	Balance	Gross PA%	AER%* (Gross)
Hertfordshares / Bedfordshares / Premiershares Existing members prior to 1st December 2013 only <ul style="list-style-type: none"> Instant access for balances £10,000+ 30 days' notice required for balances £1,000 - £10,000 , or 30 days loss of interest including withdrawals that takes balance below £10,000 Variable rate interest paid half-yearly 	£1,000- £100,000	1.00	1.01
Escalator <ul style="list-style-type: none"> Instant access Tiered rate of interest Variable rate interest paid annually 	£10,000+ £100-£9,999	0.50 0.25	0.50 0.25
Simply ISA <ul style="list-style-type: none"> Cash Individual Savings Account Withdrawals without notice Maximum investment limit for the ISA tax year Variable rate interest paid annually 	£1+	0.75	0.75
Young Savers Club <ul style="list-style-type: none"> Children's instant access account From birth to 18 Variable rate interest paid half-yearly 	£1-£5,000	1.40	1.41
18 Club <ul style="list-style-type: none"> From birth to 18 No withdrawals until aged 18 Variable rate interest paid half-yearly 	£1+	2.20	2.21
21 Club <ul style="list-style-type: none"> Investors aged 18 to 21 years Three withdrawals permitted each year without notice or loss of interest Variable rate interest paid annually 	£1+	1.00	1.00

Notes: This interest rate information should be read in conjunction with the full product information and general terms and conditions for retail savings accounts.

*AER stands for annual equivalent rate and illustrates what the rate would be if interest was paid and compounded once a year.

Your tax treatment will depend on your individual circumstances and may be subject to change in the future. The rate of interest payable on variable rate accounts may be subject to change in the future. Leaflets and application forms available inside.

Rates payable on closed issues

	Gross PA%	AER%* (Gross)
Easy Access (2nd Issue – Min. £500)	0.10	0.10
Easy Access (1st Issue – Min. £1)	0.10	0.10
Budgetstyle	0.10	0.10
Subscription	0.10	0.10
Ordinary Shares (Min. £1)	0.10	0.10
28 Day Notice	0.10	0.10
Non-Resident	0.10	0.10
Junior ISA (Min. £1)	2.00	2.00

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Harpenden Building Society is authorised for investments by Trustees and 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.