

INSTANT ACCESS (FOR THOSE AGED OVER 18)

PRODUCT SUMMARY BOX

<p>What is the interest rate?</p>	<p>Account Balance</p>	<p>²Gross PA%</p>	<p>¹AER%*(Gross)</p>
	<p>£100 - £9,999</p>	<p>0.25</p>	<p>0.25</p>
	<p>£10,000+</p>	<p>0.50</p>	<p>0.50</p>
	<p>Variable rate of interest paid annually. Interest is calculated on a daily basis and is added to your account annually on the 31st December. Alternatively it can be paid directly to your bank account or another Harpenden Building Society account. ¹AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to the capital balance each year. ²Gross P.A. is the rate of interest paid without the deduction of tax.</p>		
<p>Can Harpenden Building Society change the interest rate?</p>	<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. You will find copies of these terms and conditions in all of our branches or you can download them from our website: harpendens.co.uk/savings/savers-terms-and-conditions.</p>		
<p>What would the estimated balance be after 12 months based on a £1,000 deposit?</p>	<p>£1,002.50 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.</p>		
<p>What would the estimated balance be after 12 months based on a £10,000 deposit?</p>	<p>£10,050.00 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.</p>		
<p>How do I open and manage my account?</p>	<p>This account can be opened in branch or by post. Complete the attached application form and drop in to one of our branches or use our freepost address: FREEPOST SB165, Harpenden Building Society, 14 Station Road, Harpenden, Herts AL5 4BR. Minimum balance: £100+ Maximum balance: No limit 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. Visit: harpendens.co.uk/identification. 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). To operate this account you can communicate with us in branch, by post or online (subject to the terms and conditions of our Online Services). 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.</p>		
<p>Can I withdraw money?</p>	<p>This account is an Instant Access account and withdrawals may be made without notice or penalty providing minimum balance is maintained. You can make withdrawals using the following methods: Up to £500 cash per day over the counter. By cheque over the counter or by post. Faster Payment in branch up to £100,000/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>		
<p>Additional Information</p>	<p>Interest is paid gross without tax deducted. A small proportion of 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. Your tax treatment will depend on your individual circumstances and may be subject to change in the future.</p>		