

# Investment Rates

With effect from 23rd December 2020

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% <sup>1</sup> (GROSS)
<p><b>30 Days' Notice</b> (Existing members prior to 1st December 2013 only)</p> <ul style="list-style-type: none"> <li>Instant access for balances £10,000+</li> <li>30 days' notice required for balances £1,000 - £10,000, or 30 days loss of interest including withdrawals that takes balance below £10,000</li> <li>Variable rate interest paid half-yearly</li> </ul>	<b>£1,000 - £100,000</b>	<b>0.55</b>	<b>0.55</b>
<p><b>Instant Access</b></p> <ul style="list-style-type: none"> <li>Instant access to your account</li> <li>Tiered rate of interest</li> <li>Variable rate of interest paid annually</li> </ul>	<b>£10,000+</b>	<b>0.35</b>	<b>0.35</b>
	<b>£100 - £9,999</b>	<b>0.15</b>	<b>0.15</b>
<p><b>Young Savers</b></p> <ul style="list-style-type: none"> <li>Children's instant access account</li> <li>From birth to 18 years of age</li> <li>Variable rate interest paid half-yearly</li> </ul>	<b>£1-£5,000</b>	<b>1.20</b>	<b>1.20</b>
<p><b>21 Club</b></p> <ul style="list-style-type: none"> <li>Investors aged 18 to 21 years of age</li> <li>Three withdrawals permitted each year without notice or loss of interest</li> <li>Variable rate of interest paid annually</li> </ul>	<b>£1+</b>	<b>0.75</b>	<b>0.75</b>

This is a summary of all our Personal Savings Accounts. For more information on each product, please speak to a member of our team who can advise you further. You can also view more details on our website or in our brochures. For more information on our closed products visit [harpendenbs.co.uk/savings/closed-accounts](http://harpendenbs.co.uk/savings/closed-accounts)

Notes: This interest rate information should be read in conjunction with the full product information and General Terms and Conditions for Retail Savings Accounts.

<sup>1</sup>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 are available in branch.