

2 Year Fixed Rate Term Bond

¹AER (Gross) 0.55% fixed

²Gross PA 0.55% fixed

Leave your money with us and make it work for you.



Adult Savers Product

 **HARPENDEN**
BUILDING SOCIETY

local reputation, national recognition

SUMMARY BOX

Account name	2 Year Fixed Rate Term Bond								
What is the interest rate?	<p>The interest rate paid on the account will be paid as below:</p> <table border="1" data-bbox="218 172 1066 239"> <thead> <tr> <th data-bbox="218 172 498 207">Balance</th> <th data-bbox="498 172 778 207">Interest</th> <th data-bbox="778 172 1066 207">Gross p.a./AER*</th> </tr> </thead> <tbody> <tr> <td data-bbox="218 207 498 239">£5,000 +</td> <td data-bbox="498 207 778 239">Upon maturity</td> <td data-bbox="778 207 1066 239">0.55%</td> </tr> </tbody> </table> <p>Interest is calculated on a daily basis and added to your account on maturity of the bond.</p>			Balance	Interest	Gross p.a./AER*	£5,000 +	Upon maturity	0.55%
Balance	Interest	Gross p.a./AER*							
£5,000 +	Upon maturity	0.55%							
Can Harpenden Building Society change the interest rate?	<p>The interest rate for this account is fixed, which means it won't change during the 2 year account term. You will find our 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 24 months based on a £5,000 deposit?	<p>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 £5,000 deposit is made on account opening.</p> <table border="1" data-bbox="218 454 1066 521"> <thead> <tr> <th data-bbox="218 454 498 489">Deposit</th> <th data-bbox="498 454 778 489">Gross p.a./AER*</th> <th data-bbox="778 454 1066 489">Balance after 24 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="218 489 498 521">£5,000</td> <td data-bbox="498 489 778 521">0.55%</td> <td data-bbox="778 489 1066 521">£5,055.00</td> </tr> </tbody> </table>			Deposit	Gross p.a./AER*	Balance after 24 months	£5,000	0.55%	£5,055.00
Deposit	Gross p.a./AER*	Balance after 24 months							
£5,000	0.55%	£5,055.00							
How do I open and manage my account?	<p>A customer must be at least 18 years old and a UK resident and may only hold one account of this type. This account can be opened in branch or by post. Complete the 2 Year Fixed Rate Term Bond application form and drop it into one of our branches or use our freepost address: Harpenden Building Society, FREEPOST SB165, Harpenden, AL5 4BR Minimum balance: £5,000 / Maximum balance: £75,000</p> <p>If you're 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: harpendenbs.co.uk/savings/identification.</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"> • Only one payment will be allowed into the account. This must be when the account is opened or within 14 days of that. This can be any amount between £5,000 and £75,000. • 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). • You can ask your bank to arrange a direct transfer once the account is open 								
Can I withdraw money?	<p>No withdrawals or early access allowed.</p> <p>On expiry of the 2 year term, funds can be withdrawn in the following way: Upon maturity, unless we receive instructions from you to transfer the funds into another of the Society's products available at the time, the full amount in the account including interest accrued will be transferred to the nominated UK Bank/Building Society account in your name provided when the account was opened (or subsequently updated by you).</p>								
Additional Information	<p>This is a limited issue and the Society reserves the right to withdraw this product without notice at any time. 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 contact the HMRC 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.