

# Investment Rates

With effect from 26th April 2021

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% <sup>1</sup> (GROSS)
<b>30 Days' Notice (Issue 2)</b> <ul style="list-style-type: none"> <li>30 days' notice is required for any withdrawal from your account</li> <li>A customer must be at least 18 years old and a UK resident and may only hold one account of this type</li> <li>Variable rate interest paid half-yearly</li> </ul>	<b>£1,000 - £100,000</b>	<b>0.25</b>	<b>0.25</b>
<b>90 Days' Notice (Issue 3)</b> <ul style="list-style-type: none"> <li>Variable rate of interest paid annually</li> <li>90 days' notice required for all withdrawals</li> <li>A customer must be at least 18 years old and a UK resident and may only hold one account of this type</li> </ul>	<b>£5,000 - £50,000</b>	<b>0.40</b>	<b>0.40</b>
<b>Instant Access (Issue 2)</b> <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> <li>A customer must be at least 18 years old and a UK resident and may only hold one account of this type</li> </ul>	<b>£10,000-£100,000</b>	<b>0.20</b>	<b>0.20</b>
	<b>£100 - £9,999</b>	<b>0.10</b>	<b>0.10</b>
<b>Young Savers</b> <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>
<b>Cash ISA</b> <ul style="list-style-type: none"> <li>Instant access cash individual savings account</li> <li>Maximum investment limit for the tax year</li> <li>Variable rate of interest paid annually</li> </ul>	<b>£1+</b>	<b>0.20</b>	<b>0.20</b>
<b>21 Club</b> <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>
<b>2 Year Fixed Rate Term Bond</b> <ul style="list-style-type: none"> <li>A customer must be at least 18 years old and a UK resident and may only hold one account of this type</li> <li>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</li> <li>No withdrawals or early access allowed</li> </ul>	<b>£5,000 - £75,000</b>	<b>0.55</b>	<b>0.55</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.