

## SUMMARY BOX

<b>Account name</b>	2 Year Fixed Rate Bond (Issue 3)		
<b>What is the interest rate?</b>	The interest rate paid on the account will be paid as below:		
	<b>Balance</b>	<b>Interest</b>	<b>Gross p.a./AER*</b>
	£5,000 +	Upon maturity	0.80%
	Interest is calculated on a daily basis and added to your account on maturity of the bond.		
<b>Can Harpenden Building Society change the interest rate?</b>	The interest rate for this account is fixed, which means it won't change during the 2 year account term.		
<b>What would the estimated balance be after 24 months based on a £5,000 deposit?</b>	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.		
	<b>Deposit</b>	<b>Gross p.a./AER*</b>	<b>Balance after 24 months</b>
	£5,000	0.80%	£5,080.00
<b>How do I open and manage my account?</b>	<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: <a href="http://harpendenbs.co.uk/savings/identification">harpendenbs.co.uk/savings/identification</a>.</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"> <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>• 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).</li> <li>• You can ask your bank to arrange a direct transfer once the account is open</li> </ul>		
<b>Can I withdraw money?</b>	<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>		
<b>Additional Information</b>	<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.

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