

## SUMMARY BOX

<b>Account name</b>	2 Year Fixed Rate Bond (Issue 4)
<b>What is the interest rate?</b>	2.5% Gross PA / AER* 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 £1,000 deposit?</b>	The estimated balance after 24 months based on a deposit of £1,000 would be £1,050. This projection is provided as an example only and doesn't take into account your individual circumstances. We have worked this out assuming a £1,000 deposit is made on account opening.
<b>How do I open and manage my account?</b>	<p>You 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.</p> <p>Minimum balance: £1,000 Maximum balance: £250,000</p> <p>Only one payment will be allowed into the account. This must be 14 days of opening the account. This can be any amount between £1,000 and £250,000.</p> <p>Please follow the guidance in our 'Identification Requirements' document available in branch and <a href="#">online</a>. You can manage this account in our branches, by post or online (subject to the <a href="#">terms and conditions of our online services</a>).</p>
<b>Can I withdraw money?</b>	<p>No withdrawals or early access allowed.</p> <p>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>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.</p> <p>Your tax treatment will depend on your individual circumstances and may be subject to change in the future. The Society reserves the right to withdraw this product without notice at any time.</p>

\*The gross rate (PA) 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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