










# Investment Rates

With effect from 13th November 2023

[harpendenbs.co.uk](https://harpendenbs.co.uk)

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% <sup>1</sup> (GROSS)	AVAILABILITY
<b>Online 60 Days' Notice (Issue 1)</b> <ul style="list-style-type: none"> <li>• Only available to open and manage online</li> <li>• 60 days' notice is required for any withdrawal from your account</li> <li>• Variable rate of interest paid annually</li> </ul>	£1,000 - £250,000	5.15%	5.15%	 Online only
<b>Online Instant Access (Issue 1)</b> <ul style="list-style-type: none"> <li>• Only available to open and manage online</li> <li>• A customer must be at least 18 years old and a UK resident</li> <li>• Variable rate of interest paid annually</li> </ul>	£100 - £250,000	4.95%	4.95%	 Online only
<b>45 Days' Notice ISA Account (Issue 1)</b> <ul style="list-style-type: none"> <li>• Variable rate interest annually</li> <li>• Maximum investment limit for the tax year</li> <li>• 45 days' notice is required for any withdrawal from your account</li> </ul>	£1,000 - £250,000	4.55%	4.55%	 Online, in branch & by post
<b>45 Days' Notice (Issue 1)</b> <ul style="list-style-type: none"> <li>• 45 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</li> <li>• Variable rate interest paid annually</li> </ul>	£1,000 - £250,000	4.40%	4.40%	 Online, in branch & by post
<b>Triple Access Saver</b> <ul style="list-style-type: none"> <li>• Interest rate of 4.15% Gross PA/AER if 3 or less withdrawals are made per calendar year</li> <li>• Interest rate of 1.60% Gross PA/AER if 4 or more withdrawals are made per calendar year</li> <li>• Variable rate of interest paid annually</li> </ul>	£100 - £250,000	4.15% / 1.60%	4.15% / 1.60%	 Online, in branch & by post
<b>Triple Access Cash ISA Account</b> <ul style="list-style-type: none"> <li>• Interest rate of 4.00% Gross PA/AER if 3 or less withdrawals are made per calendar year</li> <li>• Interest rate of 1.60% Gross PA/AER if 4 or more withdrawals are made per calendar year</li> <li>• Variable rate of interest paid annually</li> <li>• Maximum investment limit for the tax year</li> </ul>	£1 - £250,000	4.00% / 1.60%	4.00% / 1.60%	 Online, in branch & by post
<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>	£1 - £10,000	3.00%	3.00%	 In branch or by post
<b>Cash ISA (Issue 2)</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>	£1+	2.50%	2.50%	 Online, in branch & by post
<b>Instant Access (Issue 2)</b> <ul style="list-style-type: none"> <li>• Instant access to your account</li> <li>• Variable rate of interest paid annually</li> <li>• A customer must be at least 18 years old and a UK resident</li> </ul>	£100 - £250,000	2.45%	2.45%	 Online, in branch & by post

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 help 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](https://harpendenbs.co.uk/savings/closed-accounts). Products and/or rates can be amended or withdrawn at any time. Online savings accounts are subject to availability.

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.

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.