

# 45 Days' Notice Account

Issue 1

Gross PA / AER\*

# 4.40%

variable

A notice account that gives you peace of mind knowing that your money's working hard for you.

We  our community

**HARPENDEN**  
BUILDING SOCIETY



## SUMMARY BOX

<b>Account name</b>	45 Days' Notice (Issue 1)
<b>What is the interest rate?</b>	4.40% Gross PA / AER*. Interest is calculated on a daily basis and added to your account annually on 31st December.
<b>Can Harpenden Building Society change the interest rate?</b>	Yes, we have the right to vary the rate of interest. If we decrease the interest rate, we will notify you 45 days in advance of the change. Please refer to Condition 7 of our General Terms and Conditions for Retail Savings Accounts (available in our branches and <a href="#">our website</a> ) which sets out the reasons for which we may change the rate and the procedure for doing so.
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	The estimated balance after 12 months based on an initial deposit of £1,000 would be £1,044.00. 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 and no further deposits or withdrawals are made throughout the year.
<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.</p> <p>This account is available as a joint account, therefore you can open this account in your name or jointly with one other person.</p> <p>This account can be opened on Harpenden Online via our website <a href="http://www.harpendenbs.co.uk">www.harpendenbs.co.uk</a>, in one of our branches or by post.</p> <p>Minimum balance: £1,000 Maximum balance: £250,000</p> <p>Please note that you must fund the account with the minimum balance of £1,000 within 30 days of account opening, otherwise your application may be cancelled.</p> <p>Please follow the guidance in our 'Identification Requirements' document available in branch and <a href="#">online</a>.</p> <p>You can manage this account in our branches, by post or online (subject to the <a href="#">terms and conditions of Harpenden Online</a>).</p> <p>By Branch or Post: Deposits can be made by cash (up to £3,000 per day) and cheque or by bank transfer.</p> <p>By Online: Deposits can be made by bank transfer only.</p> <p>If you currently have an existing Harpenden Building Society account it may be possible to transfer your funds, subject to your existing product terms and conditions and the product terms and conditions of this account. Please check with us to see whether this is possible.</p>
<b>Can I withdraw money?</b>	<p>Yes, withdrawals and closure of the account require 45 days' notice, which can be provided via our Notice Account Withdrawal Form in branch or via post (in both cases you will be required to provide your account passbook). Withdrawal instructions can also be made by using our online services.</p> <p>You will not be permitted to reduce the balance in your account to less than the minimum balance, unless you are closing the account.</p> <p>Withdrawals can be made by cash (up to £500 per day) and cheque, in our branches and by post, or via faster payment (up to £100,000, or above that amount via CHAPS).</p>
<b>Additional Information</b>	<p>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.</p> <p>Your tax treatment will depend on your individual circumstances and may be subject to change in the future.</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. Products and/or rates can be amended or withdrawn at any time. Online savings accounts are subject to availability.

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.



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