

For more information on our closed products visit
harpendenbs.co.uk/savings/closed-accounts

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harpendenbs.co.uk

HARPENDEN
BUILDING SOCIETY

Harpenden Building Society is authorised for investments by Trustees and 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.

HARPENDEN
BUILDING SOCIETY

Our Investment Rates

We  our
community

















harpendenbs.co.uk

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.



Our Investment Rates

Rates effective from 7th April 2025

ACCOUNT TYPE	DETAILS	BALANCE	GROSS PA%	AER%(GROSS)	AVAILABILITY
Online Single Access ISA (Issue 1)	<ul style="list-style-type: none">Maximum investment limit for the tax year4.50% Gross PA/AER variable if 1 or less withdrawals are made per calendar year1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar yearOnly available to open and manage online	£1 - £250,000	4.50% / 1.60%	4.50% / 1.60%	 Online only
Online Single Access (Issue 1)	<ul style="list-style-type: none">Only available to open and manage online4.50% Gross PA/AER variable if 1 or less withdrawals are made per calendar year1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar yearOnly available to open and manage online	£100 - £250,000	4.50% / 1.60%	4.50% / 1.60%	 Online only
Online 60 Days' Notice (Issue 3)	<ul style="list-style-type: none">Only available to open and manage online60 days' notice is required for any withdrawal from your account	£1,000 - £250,000	4.31%	4.31%	 Online only
Online 14 Days' Notice (Issue 1)	<ul style="list-style-type: none">Only available to open and manage online14 days' notice is required for any withdrawal from your accountVariable rate of interest paid annually	£1,000 - £250,000	4.24%	4.24%	 Online only
Online 14 Days' Notice ISA Account (Issue 1)	<ul style="list-style-type: none">Only available to open and manage online14 days' notice is required for any withdrawal from your accountVariable rate of interest paid annuallyMaximum investment limit for the tax year	£1,000 - £250,000	4.24%	4.24%	 Online only
Online Instant Access (Issue 3)	<ul style="list-style-type: none">Only available to open and manage onlineA customer must be at least 18 years old and a UK resident	£100 - £250,000	4.06%	4.06%	 Online only
Online ISA Account (Issue 4)	<ul style="list-style-type: none">Only available to open and manage onlineA customer must be at least 18 years old and a UK residentMaximum investment limit for the tax year	£1 - £250,000	4.05%	4.05%	 Online only
2 Year Fixed Rate Bond (Issue 9)	<ul style="list-style-type: none">Interest calculated on daily basis and added to your account on maturity of the bondYou must be at least 18 years old and a UK resident and may only hold one account of this typeNo withdrawals or early access allowed	£1,000 - £1,000,000	4.01%	4.01%	 Online, in branch & by post
2 Year Fixed Rate Cash ISA (Issue 3)	<ul style="list-style-type: none">Interest calculated on daily basis and added to your account on maturity of the bondYou must be at least 18 years old and a UK resident and hold a valid National Insurance number to open a Cash ISANo withdrawals or early access allowed	£1,000 - £1,000,000	4.01%	4.01%	 Online, in branch & by post
45 Days' Notice ISA Account (Issue 1)	<ul style="list-style-type: none">Maximum investment limit for the tax year45 days' notice is required for any withdrawal from your account	£1,000 - £250,000	3.80%	3.80%	 Online, in branch & by post
45 Days' Notice (Issue 1)	<ul style="list-style-type: none">45 days' notice is required for any withdrawal from your accountA customer must be at least 18 years old and a UK resident and may only hold one account of this type	£1,000 - £250,000	3.65%	3.65%	 Online, in branch & by post
Young Savers	<ul style="list-style-type: none">Children's instant access accountFrom birth to 18 years of age	£1 - £50,000	3.40%	3.40%	 In branch or by post
Triple Access Saver	<ul style="list-style-type: none">3.40% Gross PA/AER variable if 3 or less withdrawals are made per calendar year1.60% Gross PA/AER variable if 4 or more withdrawals are made per calendar yearVariable rate of interest paid annually	£100 - £250,000	3.40% / 1.60%	3.40% / 1.60%	 Online, in branch & by post
Triple Access Cash ISA Account	<ul style="list-style-type: none">3.25% Gross PA/AER variable if 3 or less withdrawals are made per calendar year1.60% Gross PA/AER variable if 4 or more withdrawals are made per calendar yearVariable rate of interest paid annuallyMaximum investment limit for the tax year	£1 - £250,000	3.25% / 1.60%	3.25% / 1.60%	 Online, in branch & by post
Cash ISA (Issue 2)	<ul style="list-style-type: none">Instant access cash individual savings accountMaximum investment limit for the tax year	£1+	1.80%	1.80%	 Online, in branch & by post
Instant Access (Issue 2)	<ul style="list-style-type: none">Instant access to your accountA customer must be at least 18 years old and a UK resident	£100 - £250,000	1.80%	1.80%	 Online, in branch & by post

Notes: This interest rate information should be read in conjunction with the full product information and General Terms and Conditions for Retail Savings Accounts. '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. Products and/or rates can be amended or withdrawn at any time. Online savings accounts are subject to availability.