















Investment Rates

With effect from 11th June 2025

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% ¹ (GROSS)	AVAILABILITY
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">14 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 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 accountVariable rate of interest paid annually	£1,000 - £250,000	4.15%	4.15%	 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 residentVariable rate of interest paid annually	£100 - £250,000	4.06%	4.06%	 Online only
Online ISA Account (Issue 4) <ul style="list-style-type: none">A customer must be at least 18 years old and a UK residentMaximum investment limit for the tax yearVariable rate of interest paid annually	£1 - £250,000	4.05%	4.05%	 Online only
2 Year Fixed Rate Bond (Issue 9) <ul style="list-style-type: none">Interest is calculated on a 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 is calculated on a 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">Variable rate of interest paid annuallyMaximum 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 residentVariable rate interest paid annually	£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 ageVariable rate interest paid half-yearlyInterest is calculated on a daily basis and added to your account on 30th June and 31st December	£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 yearVariable rate of interest paid annually	£1+	1.80%	1.80%	 Online, in branch & by post
Instant Access (Issue 2) <ul style="list-style-type: none">Instant access to your accountVariable rate of interest paid annuallyA customer must be at least 18 years old and a UK resident	£100 - £250,000	1.80%	1.80%	 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. 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. ¹AER 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.