

Investment Rates

With effect from 20th October 2025

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% ¹ (GROSS)	AVAILABILITY
Online Single Access (Issue 2) 4.21% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year 1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar year - Only available to open and manage online	£100 - £250,000	4.21% / 1.60%	4.21% / 1.60%	 Online only
Online Single Access ISA (Issue 2) - Maximum investment limit for the tax year 4.21% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year 1.60% Gross PA/AER variable if 2 or more withdrawals are made per calendar year	£1 - £250,000	4.21% / 1.60%	4.21% / 1.60%	 Online only
2 Year Fixed Loyalty Bond (Issue 8) - Available exclusively to existing Harpenden Building Society customers - Only one payment is allowed into this account	£1,000 - £1,000,000	3.90%	3.90%	 Online, in branch & by post
2 Year Fixed Loyalty ISA (Issue 1) - Available exclusively to existing Harpenden Building Society customers - Maximum investment limit for the tax year	£1,000 - £250,000	3.90%	3.90%	 Online, in branch & by post
Online 60 Days' Notice (Issue 3) - Only available to open and manage online 60 days' notice is required for any withdrawal from your account	£1,000 - £250,000	3.80%	3.80%	 Online only
Online 14 Days' Notice (Issue 1) - Only available to open and manage online 14 days' notice is required for any withdrawal from your account	£1,000 - £250,000	3.79%	3.79%	 Online only
Online 14 Days' Notice ISA Account (Issue 1) 14 days' notice is required for any withdrawal from your account - Maximum investment limit for the tax year	£1,000 - £250,000	3.79%	3.79%	 Online only
Online Instant Access (Issue 3) - Only available to open and manage online - A customer must be at least 18 years old and a UK resident	£100 - £250,000	3.65%	3.65%	 Online only
Online ISA Account (Issue 4) - A customer must be at least 18 years old and a UK resident - Maximum investment limit for the tax year	£1 - £250,000	3.65%	3.65%	 Online only
45 Days' Notice ISA Account (Issue 1) - Maximum investment limit for the tax year 45 days' notice is required for any withdrawal from your account	£1,000 - £250,000	3.40%	3.40%	 Online, in branch & by post
45 Days' Notice (Issue 1) 45 days' notice is required for any withdrawal from your account - A customer must be at least 18 years old and a UK resident	£1,000 - £250,000	3.40%	3.40%	 Online, in branch & by post
Young Savers - Children's instant access account - From birth to 18 years of age - Variable rate interest paid half-yearly - Interest is calculated on a daily basis and added to your account on 30th June and 31st December	£1 - £50,000	3.00%	3.00%	 In branch or by post
Triple Access Saver 2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year 1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar year	£100 - £250,000	2.95% / 1.35%	2.95% / 1.35%	 Online, in branch & by post
Triple Access Cash ISA Account 2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year 1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar year - Maximum investment limit for the tax year	£1 - £250,000	2.95% / 1.35%	2.95% / 1.35%	 Online, in branch & by post
Instant Access (Issue 2) - Instant access to your account - A customer must be at least 18 years old and a UK resident	£100 - £250,000	1.55%	1.55%	 Online, in branch & by post
Cash ISA (Issue 2) - Instant access cash individual savings account - Maximum investment limit for the tax year	£1+	1.50%	1.50%	 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.