2 Year Fixed Rate Cash ISA

Issue 4

Tax-free PA% / AER%*

3.90%

fixed

It's a great way to save with us by post, online and in branch

We ♥ our community

HARPENDEN
BUILDING SOCIETY

SUMMARY BOX

Account name	2 Year Fixed Rate Cash ISA (Issue 4)
What is the interest rate?	3.90% Tax-free PA / AER* Interest is calculated daily and added to your account on maturity of the Bond.
Can Harpenden Building Society change the interest rate?	The interest rate for this account is fixed, which means it won't change during the 2 year account term.
What would the estimated balance be after 24 months based on a £1,000 deposit?	The estimated balance after 24 months based on an initial deposit of £1,000 would be £1,078.00. 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 term.
How do I open and manage my account?	You must be at least 18 years old and a UK resident and hold a valid National Insurance number to open a cash ISA. This account can be opened on Harpenden Online via our website, in one of our branches or by post. Minimum balance: £1,000 Maximum balance: £250,000 Maximum yearly deposit limit: Current HMRC tax year allowance If you have an existing cash ISA with the Society, this can be transferred to this account without affecting your annual ISA allowance. We accept full and partial ISA transfers from both previous and current tax years into this account. Any increases in ISA subscription limits will be applied in each applicable tax year. Please note that you must fund the account with the minimum balance of £1000 within 30 days of account opening, otherwise your application may be cancelled. Please follow the guidance in our 'Identification Requirements' document available in branch and online. You can manage this account in our branches, by post or online (subject to the terms and conditions of Harpenden Online). No further deposits after initial payment, except for an ISA transfer in. Instructions for ISA transfer must be received within 30 days of account application. By Online: Deposits can be made by bank transfer only.
Can I withdraw money?	Withdrawals are not permitted during the product term. Closure requests before product maturity are subject to a 180 day loss of interest. On maturity, if a new ISA bond is available, we'll offer you the new ISA bond when this one matures. We'll send you in advance the details of the new ISA bond, including its interest rate, and the terms and conditions. The details will also include the term which will always be either the same or shorter than your existing ISA bond. The interest payment frequency will be the same as your existing ISA bond. If no ISA bond is available, we'll offer you an Instant Access ISA savings account. This type of account lets you access your money whenever you wish. We'll send you in advance the details of the account, including the interest rate and terms and conditions. If you want to accept the offer we make to you, you don't need to do anything. We will open the new ISA bond, and transfer the money, plus interest into it on the first working day after your existing ISA bond matures. If you don't want to accept our offer, please let us know before your ISA bond matures and we'll send the money to you on maturity. You can let us know by signing and returning the instruction form we send to you with your maturity letter, by contacting us by secure message through Harpenden Online or by calling us directly.
Additional Information	The account has limited availability, and the Society reserves the right to withdraw it without notice at any time. This account is tax free. Any tax treatment and/or reliefs referred to are those applying under current legislation, which may change, and their availability will depend on your individual circumstances. The favourable tax treatment of Cash ISAs may not be maintained. We will contact you prior to your account maturity and outline your options regarding your Bond account.

*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.

Scan to open account online