

# Investment Rates

With effect from 6th January 2026

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% <sup>1</sup> (GROSS)	AVAILABILITY
<b>18-30 Regular Saver (Issue 1)</b> <ul style="list-style-type: none"> <li>12-month account from date of funding</li> <li>Maximum monthly deposit of £200</li> </ul>	£10 - £2,400	6.00%	6.00%	 Online only
<b>Online Single Access (Issue 3)</b> <ul style="list-style-type: none"> <li>3.96% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year</li> <li>1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar year</li> <li>Only available to open and manage online</li> </ul>	£100 - £250,000	3.96% / 1.35%	3.96% / 1.35%	 Online only
<b>Online Single Access ISA (Issue 3)</b> <ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>3.96% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year</li> <li>1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar year</li> </ul>	£1 - £250,000	3.96% / 1.35%	3.96% / 1.35%	 Online only
<b>2 Year Fixed Rate Bond (Issue 10)</b> <ul style="list-style-type: none"> <li>Only one payment is allowed into this account</li> <li>No withdrawals or early access allowed</li> </ul>	£1,000 - £1,000,000	3.90%	3.90%	 Online, in branch & by post
<b>2 Year Fixed Rate Cash ISA (Issue 4)</b> <ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>No withdrawals or early access allowed</li> </ul>	£1,000 - £250,000	3.90%	3.90%	 Online, in branch & by post
<b>Online 60 Days' Notice (Issue 3)</b> <ul style="list-style-type: none"> <li>Only available to open and manage online</li> <li>60 days' notice is required for any withdrawal from your account</li> </ul>	£1,000 - £250,000	3.80%	3.80%	 Online only
<b>Online 14 Days' Notice (Issue 1)</b> <ul style="list-style-type: none"> <li>Only available to open and manage online</li> <li>14 days' notice is required for any withdrawal from your account</li> </ul>	£1,000 - £250,000	3.79%	3.79%	 Online only
<b>Online 14 Days' Notice ISA Account (Issue 1)</b> <ul style="list-style-type: none"> <li>14 days' notice is required for any withdrawal from your account</li> <li>Maximum investment limit for the tax year</li> </ul>	£1,000 - £250,000	3.79%	3.79%	 Online only
<b>Online Instant Access (Issue 3)</b> <ul style="list-style-type: none"> <li>Only available to open and manage online</li> <li>A customer must be at least 18 years old and a UK resident</li> </ul>	£100 - £250,000	3.65%	3.65%	 Online only
<b>Online ISA Account (Issue 4)</b> <ul style="list-style-type: none"> <li>A customer must be at least 18 years old and a UK resident</li> <li>Maximum investment limit for the tax year</li> </ul>	£1 - £250,000	3.65%	3.65%	 Online only
<b>45 Days' Notice ISA Account (Issue 1)</b> <ul style="list-style-type: none"> <li>Maximum investment limit for the tax year</li> <li>45 days' notice is required for any withdrawal from your account</li> </ul>	£1,000 - £250,000	3.40%	3.40%	 Online, in branch & by post
<b>45 Days' Notice (Issue 1)</b> <ul style="list-style-type: none"> <li>45 days' notice is required for any withdrawal from your account</li> <li>A customer must be at least 18 years old and a UK resident</li> </ul>	£1,000 - £250,000	3.40%	3.40%	 Online, in branch & by post
<b>Young Savers</b> <ul style="list-style-type: none"> <li>Children's instant access account</li> <li>From birth to 18 years of age</li> <li>Variable rate interest paid half-yearly</li> <li>Interest is calculated on a daily basis and added to your account on 30th June and 31st December</li> </ul>	£1 - £50,000	3.00%	3.00%	 In branch or by post
<b>Triple Access Saver</b> <ul style="list-style-type: none"> <li>2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year</li> <li>1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar year</li> </ul>	£100 - £250,000	2.95% / 1.35%	2.95% / 1.35%	 Online, in branch & by post
<b>Triple Access Cash ISA Account</b> <ul style="list-style-type: none"> <li>2.95% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year</li> <li>1.35% Gross PA/AER variable if 4 or more withdrawals are made per calendar year</li> <li>Maximum investment limit for the tax year</li> </ul>	£1 - £250,000	2.95% / 1.35%	2.95% / 1.35%	 Online, in branch & by post
<b>Instant Access (Issue 2)</b> <ul style="list-style-type: none"> <li>Instant access to your account</li> <li>A customer must be at least 18 years old and a UK resident</li> </ul>	£100 - £250,000	1.55%	1.55%	 Online, in branch & by post
<b>Cash ISA (Issue 2)</b> <ul style="list-style-type: none"> <li>Instant access cash individual savings account</li> <li>Maximum investment limit for the tax year</li> </ul>	£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](https://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. <sup>1</sup>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.

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