

Our ISA Investment Rates

With effect from 27th February 2026

ACCOUNT TYPE	BALANCE	GROSS PA%	AER% ¹ (GROSS)	AVAILABILITY
Hart 1 Year Fixed Rate ISA (Issue 1) <ul style="list-style-type: none"> You must be at least 18 years old, a UK resident, living at a residential address with an AL, HP, LU or WD postcode on application Maximum investment limit for the tax year No withdrawals permitted before maturity. Early closure subject to 90 days' loss of interest 	£1,000 - £250,000	4.12%	4.12%	 In branch or by post
Online Single Access ISA (Issue 3) <ul style="list-style-type: none"> Maximum investment limit for the tax year 4.06% Gross PA/AER variable if 1 or fewer withdrawals are made per calendar year 1.35% Gross PA/AER variable if 2 or more withdrawals are made per calendar year Variable rate interest paid annually Interest is calculated on a daily basis and added to your account on 31st December 	£1 - £250,000	4.06% / 1.35%	4.06% / 1.35%	 Online only
2 Year Fixed Rate Cash ISA (Issue 5) <ul style="list-style-type: none"> Maximum investment limit for the tax year No withdrawals or early access allowed 	£1,000 - £250,000	4.06%	4.06%	 Online, in branch & by post
90 Days' Notice ISA (Issue 1) <ul style="list-style-type: none"> Maximum investment limit for the tax year 90 days' notice is required for any withdrawal from your account Variable rate interest paid annually on 5th April 	£1,000 - £250,000	4.04%	4.04%	 Online, in branch & by post
Hart ISA (Issue 1) <ul style="list-style-type: none"> You must be at least 18 years old, a UK resident, living at a residential address with an AL, HP, LU or WD postcode on application Maximum investment limit for the tax year Variable rate interest paid annually 	£1 - £250,000	4.01%	4.01%	 In branch or by post
Online 14 Days' Notice ISA Account (Issue 1) <ul style="list-style-type: none"> 14 days' notice is required for any withdrawal from your account Maximum investment limit for the tax year 	£1,000 - £250,000	3.54%	3.54%	 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 resident Maximum investment limit for the tax year 	£1 - £250,000	3.40%	3.40%	 Online only
45 Days' Notice ISA Account (Issue 1) <ul style="list-style-type: none"> Maximum investment limit for the tax year 45 days' notice is required for any withdrawal from your account 	£1,000 - £250,000	3.15%	3.15%	 Online, in branch & by post
Triple Access Cash ISA Account <ul style="list-style-type: none"> 2.70% Gross PA/AER variable if 3 or fewer withdrawals are made per calendar year 1.10% Gross PA/AER variable if 4 or more withdrawals are made per calendar year Maximum investment limit for the tax year 	£1 - £250,000	2.70% / 1.10%	2.70% / 1.10%	 Online, in branch & by post
Cash ISA (Issue 2) <ul style="list-style-type: none"> Instant access cash individual savings account Maximum investment limit for the tax year Variable rate interest paid annually Interest is calculated on a daily basis and added to your account on 31st December 	£1+	1.35%	1.35%	 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.