

Issue 1

# 5 Year Fixed Rate ISA

## 4.55%

Tax-free PA / AER\* Fixed



**Harpenden**  
Building Society



# 5 Year Fixed Rate ISA Account (Issue 1)

<b>What is the interest rate?</b>	4.55% Tax-free PA/AER* fixed. Interest is calculated daily and paid annually on 5th April and on maturity.
<b>Can Harpenden Building Society change the interest rate?</b>	The interest rate for this account is fixed, which means it won't change during the 5 year account term.
<b>What would the estimated balance be after 60 months based on a £1,000 deposit?</b>	The estimated balance after 60 months based on an initial deposit of £1000 would be £1249.17. 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, interest compounding to the account annually on 5th April and no further deposits or withdrawals are made throughout the term.
<b>How do I open and manage my account?</b>	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 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). By Branch or Post: Deposits can be made by cash (up to £3,000 per day) and cheque or by bank transfer. By Online: Deposits can be made by bank transfer only. 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.
<b>Can I withdraw money?</b>	Withdrawals are not permitted during the product term. Closure requests before product maturity are subject to a 365 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.
<b>Additional information</b>	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 cash 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.

\*The "Tax-free PA" is the annual rate of interest. Cash ISAs are not subject to the deduction of tax on savings income under current legislation. 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.

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.

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