Issue 3

2 Year Fixed Rate Business Bond

Business Savings Account

4.36%

Gross PA / AER* Fixed

Harpenden
Building Society

2 Year Fixed Rate Business Bond (Issue 3)

What is the interest rate?	4.36% Gross PA/AER (Fixed) Interest is calculated daily and added to your account on maturity of the bond on the anniversary of the date your first deposit is made into the account.
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 £10,000 deposit?	The estimated balance after 24 months based on a deposit of £10,000 would be £10,890.09. This projection is provided as an example only and doesn't take into account your individual circumstances.
How do I open and manage my account?	**This account is available to:** UK-based SME and Micro Enterprise businesses – i.e. Limited Companies, Partnerships and LLPs. You can appoint up to four authorised users. The users, and shareholding directors if different, will be subject to identification requirements. Please follow the guidance in our 'Identification Requirements' document available in branch and online. **Is there a limit to how many accounts of this type I can open?** You can only hold one account of this type. **Setting up this account** This account can only be opened by completing an online application form which is available on each product page within the Business Savings Account section of our website. **How to put money into your account** Deposits can be made by bank transfer only. No further deposits can be made after the initial deposit. **Managing this account** You can manage this account by post or online (subject to the terms and conditions of Harpenden Online). If you currently have an existing Harpenden Building Society deposit account, it may be possible to transfer your funds, subject to your existing product terms and conditions and the product terms and conditions of this account. Please check with us to see if this is possible. **Saving limits** Minimum opening amount £10,000. Maximum account balance: £250,000 Please note that you must fund the account with the minimum balance of £10,000 within 30 days of account opening, otherwise your application may be cancelled.
Can I withdraw money?	Withdrawals are not permitted during the product term. We will contact you prior to your account maturity and outline your options regarding your Bond account. On maturity, if a new bond is available, we'll offer you the new bond when this one matures. We'll send you in advance the details of the new 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 bond. The interest payment frequency will be the same as your existing bond. If no bond is available, we'll send your funds back to your nominated account. If you want to accept the offer we make to you, you don't need to do anything. We will open the new bond, and transfer the money, plus interest into it on the first working day after your existing bond matures. If you don't want to accept our offer, please let us know before your 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 Society reserves the right to withdraw this product without notice at any time. All interest on UK business savings accounts will be paid without the deduction of tax. **Cancellation rights** You can close your account within 14 days of making your opening deposit with us if you change your mind, and we will return your money with any interest it has earned. Interest is paid gross without tax deducted. Some savers may be required to pay tax on their savings interest - this should be arranged directly with HMRC through your tax return. Your tax treatment will depend on your individual circumstances and may be subject to change in the future.

*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.

v1 08.2026

Scan to open account online